

Simplified Credit Proposal Evaluation Restructuring User Manual

Oracle Banking Credit Facilities Process Management

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Oracle Banking Credit Facilities Process Management User Guide
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Chapter 1 - Introduction

Preface

About this guide

This guide provides the user with all the information necessary to perform Simplified Credit Proposal Evaluation Restructuring (CPER) process in OBCFPM.

Intended Audience

This document is intended for the banking personnel responsible for performing CPER process for the corporate customer.

Conventions Used

The following table lists the conventions that are used in this document:

Convention	Description
Italic	Italic denotes a screen name
Bold	Bold indicates • Field name • Drop down options • Other UX labels
	This icon indicates a note
	This icon indicates a tip
	This icon indicates a warning

Chapter 1 - Introduction

Common Icons in OBCFPM

The following table describes the icons that are commonly used in OBCFPM:

Icons	Icon Name
	Add icon
	Calendar icon
	Configuration / settings icon
	Delete icon
	Edit icon

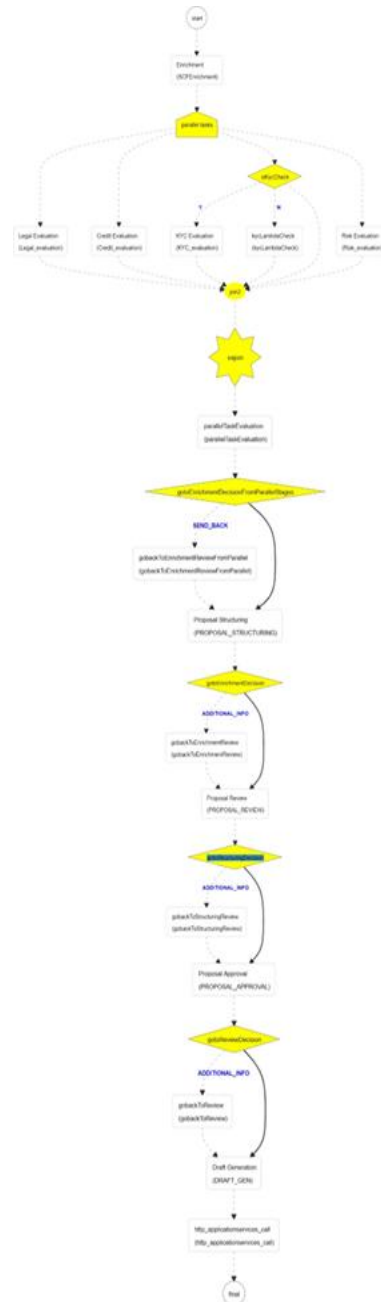
Chapter 3 - Overview

About Credit Proposal Evaluation Restructuring

Credit Proposal Evaluation Restructuring is the process of re-evaluating the credit proposal based on the request from the customer. This process can be initiated to re-evaluate and reset the limit set for the customer, if the proposal is not accepted by the customer. If the Outcome of CPER process is Proceed, then the banker can initiate Simplified Credit Proposal Handoff Process (CPHP) to handoff the proposal to the back office system.

The following flow diagram illustrates the process for restructuring the evaluated credit proposal:

Chapter 3 - Overview



Chapter 3 - Proposal Initiation

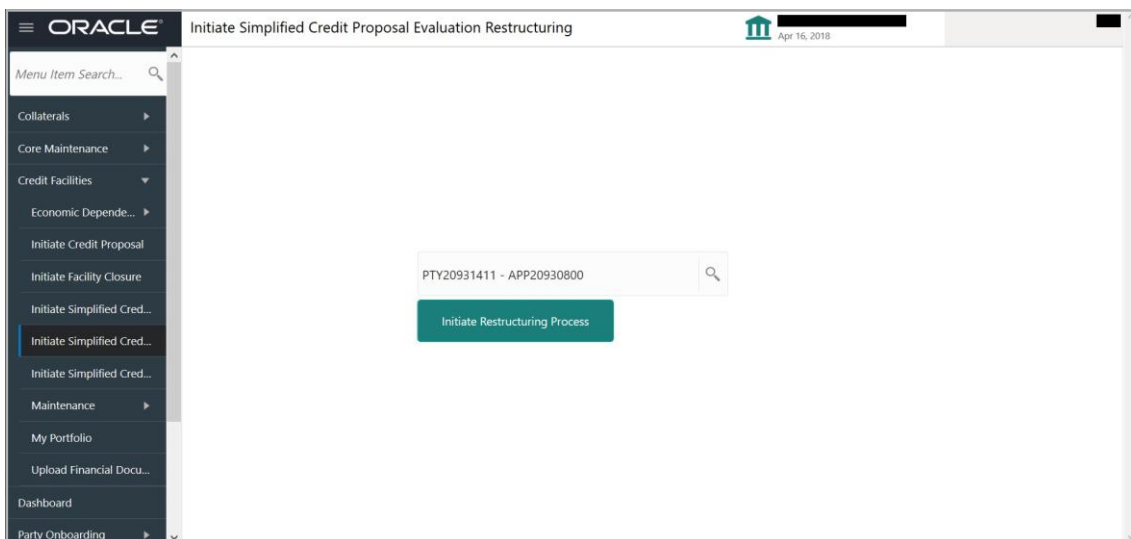
Proposal Initiation

Simplified Credit Proposal Evaluation Restructuring (CPER) can be initiated only for the proposals that are not handed off to the Back Office System in the Simplified Credit Proposal Handoff Process (CPHP).

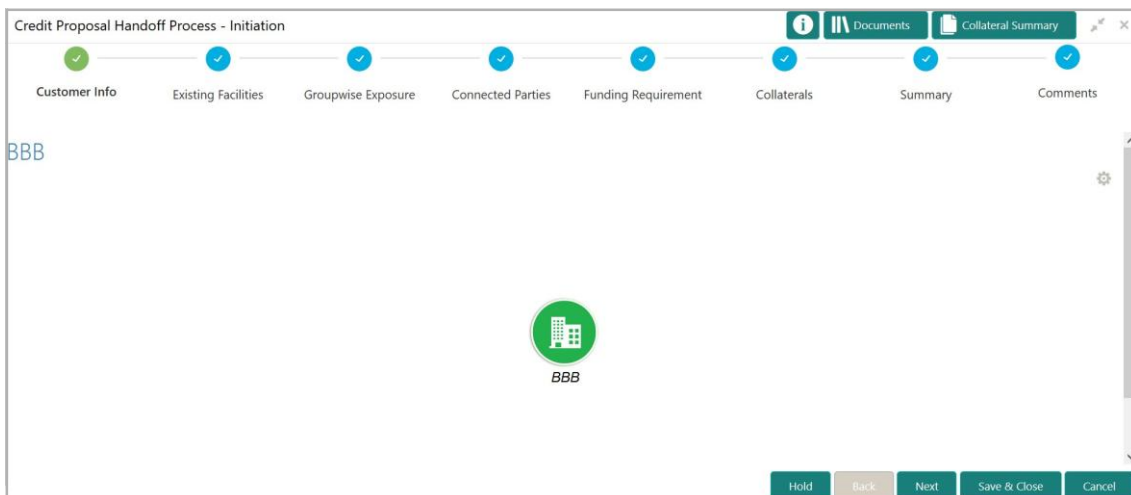
To initiate Simplified CPER process, perform the following steps:

Steps to initiate CPER process

1. In OBCFPM, navigate to **Credit Facilities > Simplified Credit Proposal Evaluation Restructuring**. *Initiate Restructuring* page appears:



2. Search and select the required application. **Initiate Restructuring Process** button is enabled.
3. Click the **Initiate Restructuring Process** button. *Customer Info* page with organization and connected party details added in simplified CPEP appears:



Chapter 3 - Proposal Initiation

Mouse hovering on the organization icon displays the basic information about the organization.

4. Right click on the organization icon to perform the following actions:

- Add Customer
- View
- Quick View
- Configure

Add Customer

5. To add a customer (child party) of the organization (party), click **Add Customer**. *Customer Details* window appears.

Customer Details

Organization Name *

EV Motors

Organization Type *

Single

Entity Type *

Pvt Ltd

Demography Type *

Global

Geographical Spread *

INDIA

×

United States

×

Country of incorporation *

INDIA

Incorporation date

Jul 1, 2010

Country of risk *

Zombia

Special customer

RM Id

Website Address

https://www.

Facebook Address

https://www.facebook.com/

Twitter Address

https://www.twitter.com/

Add

Energy

Industry Group

Add

No Ratings Added

6. Type the **Organization Name**.

7. Select the **Organization Type** from the drop down list. The options available are **Single** and **Conglomerate**.

Chapter 3 - Proposal Initiation

8. Select the **Entity Type** from the drop down list. The options available are **Proprietorship, Pvt Ltd, Public Ltd, Govt Owned, Trusts, Clubs, Society, Associations, Limited Liability Partnership, Foreign Bodies, NGO and Others.**
9. Select the **Demography Type** from the drop down list. The options available are **Domestic and Global.**

Upon selecting **Global** option, **Geographical Spread** field appears.

10. Search and select all the countries in which the organization is operating as **Geographical Spread.**
11. Select the **Country of incorporation.**
12. Click the calendar icon and select the **Incorporation date.**
13. Select the **Country of risk** for organization from the drop down list.
14. Enable the **Special customer** switch, if the customer is a special customer for your bank.

RM Id is automatically populated based on the login details.

15. Type the following addresses in respective fields:
 - Website Address
 - Facebook Address
 - Twitter Address
16. To capture industry details of the organization, click **Add** below the addresses fields. *Add Industry* window appears:

Sectors	Industry Groups
Energy	Energy
Utilities	
Real Estate	
Materials	
Industrials	
Consumer Discretionary	
Consumer Staples	
Health Care	

17. Select a sector of the organization. Available **Industry Groups** appear.
18. Select the **Industry Group** of the organization. Available **Industries** appear.
19. Select the Industry of the organization. Available **Sub-Industries** appear.

Chapter 3 - Proposal Initiation

20. Select the sub-industry of the organization. Industry details are added:

21. To delete the added industry, click the delete icon.



If the organization is into different sectors, the user has to capture all the sector details while initiating facility amendment. To add another sector information, click **Add** again.

The industry added first will be considered as the default industry.

22. To capture rating information of the organization, click **Add** below the sector information. *Add Rating* window appears:

Rating Date *	Year Of Rating *
Jul 1, 2019	2019
Risk Ratings	Rated By
AAA	Moody's
BB+	Fitch
B	
B-	
CCC+	
AA+	

23. Select the following details:

- Rating Date
- Risk Ratings
- Rated By

The **Year Of Rating** is automatically populated based on the selected **Rating Date**.

Chapter 3 - Proposal Initiation

Upon selection of the above details, the rating is added and displayed in the *Customer Details* window:

24. To modify the added rating, click the edit icon and change the required details.
25. To delete the added rating, click the delete icon.



If the organization is rated by different rating firms, all the rating information must be captured while initiating facility amendment. To add another rating information, click **Add** again.

26. To close the *Customer Details* window, click the close icon.

View, Quick View and Delete Customer

27. To **View**, **Quick view**, **Configure** and **Delete** the child party information, right click the child party icon and click the respective option.
28. To **View**, **Quick view**, and **Configure** the organization information, right click the organization icon and click the respective option.



Parent customer (party / entity) cannot be deleted.

Configure Customer

29. To configure the organization (entity), right click on the organization icon and click **Configure**. The following window appears:

Chapter 3 - Proposal Initiation

Party Det...

Customer Profile >

Financial Profile

Projections

StakeHolders >

Assets

Customer Covenants

Customer Terms & conditio...

Exposures >

Demographic Details

Basic Info Address Industry

Company Details

Registration Number	Company Name	Type Of Company	Geographical Spread
87567456	OFSS	Public Ltd	INDIA x United States x
Place Of Incorporation	Incorporated Date	Established Date	RM Id
IN	Jan 1, 1970	Jun 6, 2007	DEVIKA
Company Web site	Facebook URL	Twitter URL	Employee Strength
			400
No. Of Years In Business	No. Of Companies In the Group	Country of Risk	Is Blacklisted?
13	2	ZA	☐
Is KYC Complaint?	Last KYC Date	Listed Company	Language *
☒	Oct 9, 2019	☒	ENG
Media *	SWIFT		
KYC Details			
Received	Verification Date	Effective Date	Verification Method
☒	Jun 2, 2020	Jun 2, 2020	Field Verification

Save

OK

In the **Company Details** section:

30. Enter / select the following details in the corresponding fields:

- Registration Number
- Company Name
- Type Of Company
- Geographical Spread
- Place Of Incorporation
- Incorporated Date
- Established Date
- RM Id
- Company Website
- Facebook URL
- Twitter URL
- Employee Strength
- No. Of Years In Business
- No. Of Companies in the Group
- Country of Risk

31. Enable the **Is Blacklisted?** switch, if the company is blacklisted.

Chapter 3 - Proposal Initiation

32. Enable the **Is KYC Compliant?** switch, if the company is KYC Compliant.
33. Click the calendar icon and select the **Last KYC Date**.
34. Enable the **Listed Company** switch, if the company is listed.
35. Select the **Language** from the drop down list.
36. Select the **Media** for transactions from the drop down list.

In the **KYC Details** section:

37. Enable the **Received** switch, if KYC verification details are received for the customer.
38. Click the calendar icon and select the KYC **Verification Date** and **Effective Date**.
39. Type the KYC **Verification Method**. For example: Field verification.
40. Click **Save**.
41. To add the company address details, click the **Address** tab and then click the **Add** icon. *Address Details* window appears:

Address Details

Address Type *

Office

Name *

James

Street

Enter Street Details

Landmark

Enter Landmark

City *

Mumbai

Zip-Code *

400004

Email Address *

James@sample.com

House/Building *

GK Enclave

Locality

Enter Street Details

Area

Enter Area

State *

Maharashtra

Country *

IN

Phone Number

Enter Phone

Add

Clear

Cancel

Chapter 3 - Proposal Initiation

42. Type or select the following details in the corresponding fields:

- **Address Type**
- **Name** of the contact person
- **House/Building** name
- **Street**
- **Locality**
- **Landmark**
- **Area**
- **City**
- **State**
- **Zip-Code**
- **Country**
- **Email Address**
- **Phone Number**

43. Click **Add**. Address details are added.

44. To add the industry details, click the **Industry** tab and select the required details.



To Edit, Delete or View the added **Basic Info**, **Address**, and **Industry**, click the hamburger icon in the required list item and select the required option.

45. To view the organization's business details, click the **Customer Profile** in menu and select **Business** sub-menu.

46. To configure organization's financial details, click **Financial Profile** in left menu. *Financial profile* screen appears:

47. Click the **Add** icon. The following window appears:

Chapter 3 - Proposal Initiation

Financial Profile

Year *

2020

Currency *

USD

Operating Profit *

\$5,000,000.00

Year Over Year Growth

20%

Return On Equity

11%

Balance Sheet Size *

\$5,000,000.00

Net Profit *

\$3,000,000.00

Return On Investment

20%

Return On Asset

15%

Add

Clear

Cancel

48. Specify the **Year** for which the organization's financial details are to be added.

49. Search and select the **Currency** for the financial information.

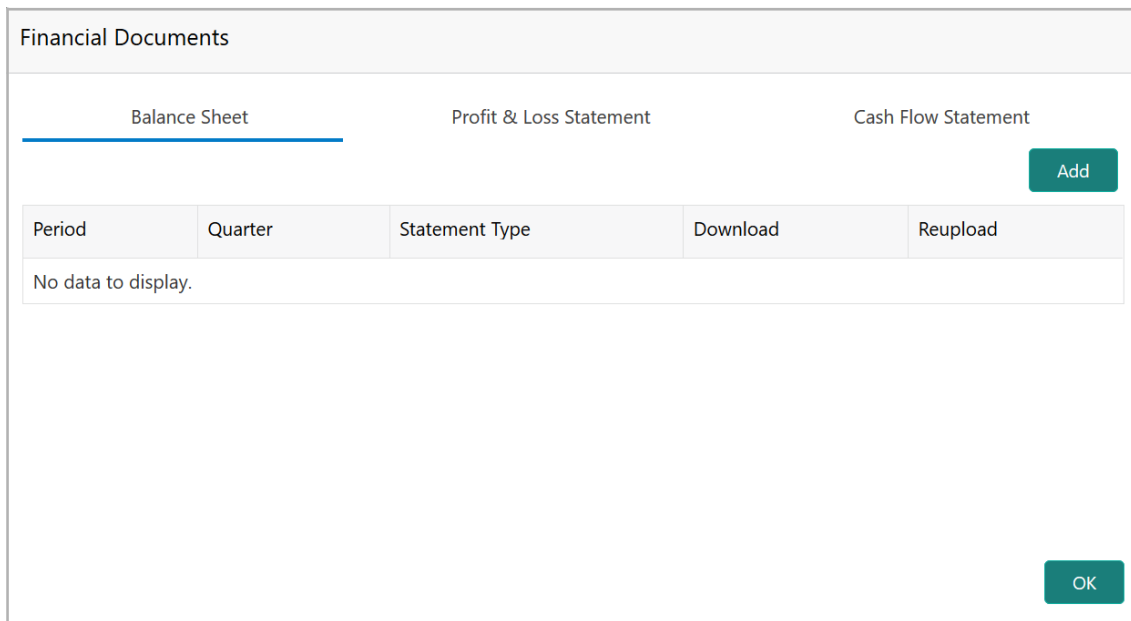
50. Specify the following details in the corresponding fields:

- Balance Sheet Size
- Operating Profit
- Net Profit
- Year Over Year Growth
- Return On Investment
- Return On Equity
- Return On Asset

51. Click **Add**. Organization's financial details are added.

52. To add financial documents, click **Upload Financial Document**. *Financial Documents* window appears:

Chapter 3 - Proposal Initiation



The **Financial Documents** window features three tabs: **Balance Sheet**, **Profit & Loss Statement**, and **Cash Flow Statement**. The **Balance Sheet** tab is currently selected. An **Add** button is located in the top right corner. Below the tabs is a table with the following structure:

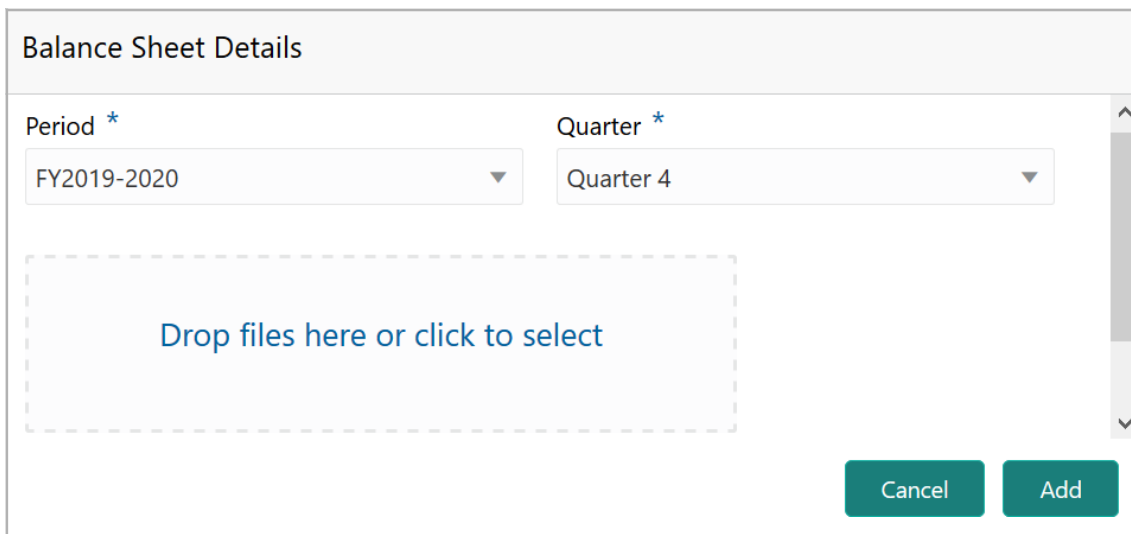
Period	Quarter	Statement Type	Download	Reupload
No data to display.				

An **OK** button is located in the bottom right corner.

In the *Financial Documents* window, the user can **Add** the following documents by clicking respective tabs.

- Balance Sheet
- Profit & Loss Statement
- Cash Flow Statement

Upon clicking **Add** in any of the above tabs, the following window to upload documents appears:



The **Balance Sheet Details** window contains two dropdown menus: **Period *** (set to FY2019-2020) and **Quarter *** (set to Quarter 4). Below these is a dashed box with the text **Drop files here or click to select**. At the bottom right are **Cancel** and **Add** buttons.

53. Select the **Period** and **Quarter** for which the financial document is to be added.
54. In **Drop files here or click to select** section, drag and drop or click and upload the financial document.
55. Click **Add**. Document is added.

Chapter 3 - Proposal Initiation

56. In the *Financial Profile* screen, click the Chart view icon to change the List view to Chart view.



To Edit, Delete or View the added **Financial Profile**, click the hamburger icon in the required list item and select the required option.

57. To configure projection details, click **Projections** from the left menu and then click the **Add** icon. *Projections* window appears:

Projections

Year	Balance Sheet Size
2021	£5,000,000.00
Operating Profit	Net Profit
£30,000,000.00	£2,000,000.00
Year Over Year Growth	Return On Investment
20% ▼ ▲	18% ▼ ▲
Return On Equity	Return On Asset
8% ▼ ▲	10% ▼ ▲

Add Clear Cancel

58. Specify the **Year** for which the organization's projection details are to be added.

59. Search and select the **Currency** for the projection details.

60. Specify the following details in the corresponding fields:

- Balance Sheet Size
- Operating Profit
- Net Profit
- Year Over Year Growth
- Return On Investment
- Return On Equity
- Return On Asset

61. Click **Add**. Organization's projection details are added.

62. To add projection documents, click **Upload Projection Document**. *Projection Documents* window appears:

Chapter 3 - Proposal Initiation

Projection Documents

Balance Sheet

Profit & Loss Statement

Cash Flow Statement

Add

Year	Quarter	Statement Type	Download	Reupload
No data to display.				

OK

In the *Projection Documents* window, the user can **Add** the following documents by clicking respective tabs.

- Balance Sheet
- Profit & Loss Statement
- Cash Flow Statement

Upon clicking **Add** in any of the above tabs, the following window to upload documents appears:

Balance Sheet Details

Year *

FY2020-2021

Quarter *

Annual

Drop files here or click to select

Current selected files:

Cancel

Add

63. Select the **Period** and **Quarter** for which the projection document is to be added.

64. In **Drop files here or click to select** section, drag and drop or click and upload the projection document.

65. Click **Add**. Document is added.

Chapter 3 - Proposal Initiation

66. In the *Business Projection* screen, click the Chart view icon to change the List view to Chart view.

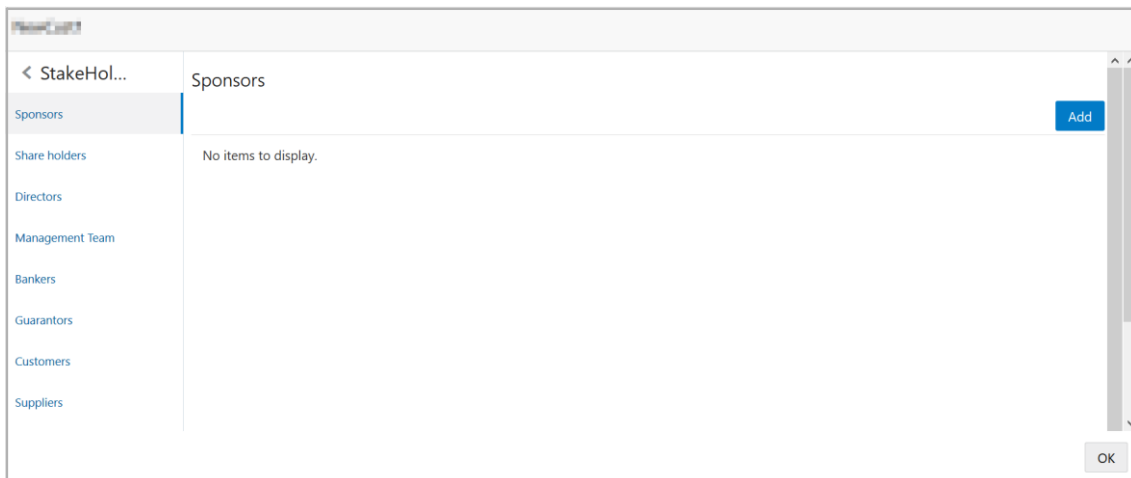


To Edit, Delete or View the added **Projections**, click the hamburger icon in the required list item and select the required option.

67. To configure stakeholders information, click **Stakeholders** in the left menu.

The user can add information about the following stakeholders by clicking the Stakeholders menu:

- Sponsors
- Share holders
- Directors
- Management Team
- Bankers
- Guarantors
- Customers
- Suppliers



68. To add sponsor details, click **Sponsors** from the left menu and then click **Add**. *Sponsors* window appears:

Chapter 3 - Proposal Initiation

Sponsors

Promoter Type *

☒ Individual ☐ Corporate

Name *

Thomas

Experience Summary

Role

Management

Associated Since

May 4, 2010 

Age

45  

Designation

CEO

Stake Percentage *

30%  

Education Qualifications

Masters Degree

▶ Address details

Add

Clear

Cancel

69. If the sponsor is an individual, select or type the following sponsor details in the corresponding fields:

- Promoter Type (select **Individual** option)
- Name
- Age
- Experience Summary
- Designation
- Role
- Stake Percentage
- Associated Since
- Education Qualifications

70. If the sponsor is an entity, select or type the following sponsor details in the corresponding fields:

- Promoter Type (select **Corporate** option)
- Name
- Stake Percentage

71. Click and expand the **Address** details section.

Chapter 3 - Proposal Initiation

Sponsors

Address details

Name *	House/Building *
Thomas	GK Enclave
Street	Locality
Enter Street Details	Enter Street Details
Landmark	Area
Enter Landmark	Enter Area
City *	State *
Mumbai	Maharashtra
Zip-Code *	Country *
400004	IN
Email Address *	Phone Number
Thomas@sample.com	Enter Phone

72. Type or select the following details in the corresponding fields:

- **House/Building** name
- **Street**
- **Locality**
- **Landmark**
- **Area**
- **City**
- **State**
- **Zip-Code**
- **Country**
- **Email Address**
- **Phone Number**

73. Click **Add**. Sponsor details are added.



To Edit, Delete or View the added **Sponsors**, click the hamburger icon in the required list item and select the required option.



For information on adding Share holders, Directors, Management Team, Bankers, Guarantors, Customers, and Suppliers detail, refer "**Economic Dependency Analysis User Manual**".

74. To add asset details, click **Assets** from the left menu and then click **Add**. *Assets* window appears:

Chapter 3 - Proposal Initiation

Assets

Name *

Currency *

Description

Value *

75. Type the **Name** of the Asset.
76. Search and select the **Currency** for the asset value.
77. Specify the asset **Value**.
78. Type the asset **Description**.
79. Click **Add**. Asset details are added.



To Edit, Delete or View the added **Assets**, click the hamburger icon in the required list item and select the required option.

80. To add covenant details, click **Customer Covenants** from the left menu. The following screen appears:

Party Det...

Customer Profile >

Financial Profile

Projections

StakeHolders >

Assets

Customer Covenants

Customer Terms & conditio...

Exposures >

Overview

Filter ×

No items to display.

Page 1 (0 of 0 items) < 1 >

OK

81. Click the add icon. *Covenant Details* window appears:

Chapter 3 - Proposal Initiation

The screenshot shows a web form titled "Covenant Details". It contains several input fields: "Covenant Code" (a text box with a search icon and a "Required" label below it), "Covenant Name" (a text box with the placeholder "Enter Covenant Name" and a "Required" label below it), and "Description" (a text box with the placeholder "Enter Description" and a "Required" label below it). Below these is a "Classification Type" dropdown menu with the placeholder "Select Classification Type" and a "Required" label below it. Underneath the dropdown is a list of expandable sections, each with a right-pointing chevron: "Covenant Details", "Monitoring Information Details", "Formula Details", "Schedule Details", "Others", and "Linkage Details". At the bottom right of the form are two buttons: "Cancel" and "Create".

For process Covenant Details, user can setup extra placeholder fields in the maintenance screen. For more information on managing these placeholders, refer to the Maintenance User Manual.

The system supports configuration of up to 20 fields each for the following data types:

- Text
- Boolean
- Numeric
- Date

Each field type allows a minimum of 0 and a maximum of 20 fields per Covenant details, based on the requirements. These fields displays in the Covenant Details screen only if they are configured. If no additional fields are defined, the screen will display only the standard covenant details fields.

For example, we maintained 20 additional fields each for text, numeric, boolean, and date. The **Covenant Details** screen displays.

Chapter 3 - Proposal Initiation

Covenant Details

Covenant Type

Select Covenant Type

Required

Revision Frequency

Select Frequency

Required

Notice Days

Enter Notice Days

Required

Start Date

Required

End Date

Required

First Review Date

Required

Grace Days

Enter Grace Days

Addition Text 1

Addition Text 2

Addition Text 3

Addition Text 4

Addition Text 5

Addition Text 6

Addition Text 7

Addition Text 8

Addition Text 9

Addition Text 10

Addition Text 11

Addition Text 12

Addition Text 13

Addition Text 14

Addition Text 15

Addition Text 16

Addition Text 17

Addition Text 18

Addition Text 19

Addition Text 20

Additional Number 1

Additional Number 2

Additional Number 3

Additional Number 4

Additional Number 5

Additional Number 6

Additional Number 7

Additional Number 8

Additional Number 9

Additional Number 10

Additional Number 11

Additional Number 12

Additional Number 13

Additional Number 14

Additional Number 15

Additional Number 16

Additional Number 17

Additional Number 18

Additional Number 19

Additional Number 20

Additional Date 1

Additional Date 2

Additional Date 3

Additional Date 4

Additional Date 5

Additional Date 6

Additional Date 7

Additional Date 8

Additional Date 9

Additional Date 10

Additional Date 11

Additional Date 12

Additional Date 13

Additional Date 14

Additional Date 15

Additional Date 16

Additional Date 17

Additional Date 18

Additional Date 19

Additional Date 20

Additional Flag 1

☐ Yes

Additional Flag 2

☐ Yes

Additional Flag 3

☐ Yes

Additional Flag 4

☐ Yes

Additional Flag 5

☐ Yes

Additional Flag 6

☐ Yes

Additional Flag 7

☐ Yes

Additional Flag 8

☐ Yes

Additional Flag 9

☐ Yes

Additional Flag 10

☐ Yes

Additional Flag 11

☐ Yes

Additional Flag 12

☐ Yes

Additional Flag 13

☐ Yes

Additional Flag 14

☐ Yes

Additional Flag 15

☐ Yes

Additional Flag 16

☐ Yes

Additional Flag 17

☐ Yes

Additional Flag 18

☐ Yes

Additional Flag 19

☐ Yes

Additional Flag 20

☐ Yes

> Monitoring Information Details

> Formula Details

Cancel

Create

82. To link existing covenant, click the search icon and select the **Covenant code**. **Covenant name**, **Covenant description** and **Classification type** are automatically populated.

83. To create new covenant, click the **Click to add new covenant** link and type the following details:

- Covenant code
- Covenant name
- Covenant description
- Classification type

84. Click and expand the **Covenant details** section.

Chapter 3 - Proposal Initiation

▲ Covenant details

Covenant type *

Financial

Covenant Sub Type

Select covenant subtype

Notice days *

15

▼ ▲

Revision frequency *

Quarterly

▼

Revision days

Enter revision days

▼ ▲

Start date *

Jun 30, 2020

📅

End Date *

Aug 31, 2020

📅

Formula

(CCE) / (INEXP + RPCB + RPNCB)

Target type *

Ratio

▼

Covenant check condition *

Equal to

▼

Target value *

1.5

Chapter 3 - Proposal Initiation

85. Select / type the following in respective fields:

- Covenant type
- Covenant Sub Type
- Notice Days
- Revision Frequency
- Revision Days
- Start Date
- End Date
- Formula
- Target Type
- Covenant Check Condition
- Target Value



Covenant details such as **Covenant type**, **Covenant Sub Type**, **Revision Frequency**, **Revision days**, **Formula**, **Target Type**, and **Target Value** are automatically populated based on the selected covenant.

86. Click and expand the **Others** section.

Others

Compliance status ☐ Met ☐ Breach	Waiver status Waive	Last check value Last Checked Value	Deferred due date
---	------------------------	--	-----------------------

87. Select the **Compliance Status** and **Waiver Status**.

88. Enter the **Last Check Value**.

89. Click the calendar icon and select the **Deferred due date**.

90. To capture the monitoring information for the covenant, click and expand the **Monitoring Information Details** section.

Monitoring information details

ProfitandLoss

CashFlow

91. Select the monitoring information.

Chapter 3 - Proposal Initiation

92. Click **Save**. Covenant details are added.



To filter the required information, click the filter icon and provide the filter parameters or directly type first three characters of the parameter in Type to filter text box.

To view, edit, or delete a list item, click the hamburger icon in the required list item and select the required option.

To change the list view to chart view, click the Chart view icon.

93. To configure terms and conditions for the customer, click **Customer Conditions** in the left menu and then click **Add**. *Add Terms And Conditions* window appears:

A screenshot of the 'Add Conditions' window. It features a 'Condition Code' field with 'GRT1' and a search icon, a 'Condition Description' field with 'GRT1', and a large 'Condition Clause' text area containing 'GRT1'. Below these are four dropdown menus: 'Condition Type' (Pre-Sanction), 'Condition Reason' (Maintenance), 'Compliance Status' (Compliance Status), and 'Due Date' (February 7, 2024). There are also 'Notice Days' and 'Grace Days' input fields, both marked as 'Required'. A 'Compliance Remarks' text area is at the bottom. 'Cancel' and 'Create' buttons are in the bottom right corner.

For process Condition Details, additional placeholder fields can be configured in Maintenance screen. For more information on managing these placeholders, refer to the Maintenance User Manual. The system supports configuration of up to 20 fields each for the following data types:

- Text
- Numeric
- Boolean
- Date

Each field type allows a minimum of 0 and a maximum of 20 fields per condition details, based on the requirements. These fields displays in the condition Details screen only if they are configured. If no additional fields are defined, the screen will display only the standard condition details fields.

For example, we maintained 20 additional fields each for text, numeric, boolean, and date. The **Add Conditions** screen displays.

Chapter 3 - Proposal Initiation

Add Conditions

Condition Code

Q

Required

Condition Description

Condition Clause

Required

Condition Type

Condition Reason

Compliance Status

Due Date

Notice Days

Grace Days

Compliance Status

February 7, 2024

Compliance Remarks

Compliance Status

Additional Text 1

Additional Text 2

Additional Text 3

Additional Text 4

Additional Text 9

Additional Text 10

Additional Text 11

Additional Text 12

Additional Text 13

Additional Text 14

Additional Text 15

Additional Text 16

Additional Text 17

Additional Text 18

Additional Text 19

Additional Text 20

Additional Number 1

Additional Number 2

Additional Number 3

Additional Number 4

Additional Number 5

Additional Number 6

Additional Number 7

Additional Number 8

Additional Number 9

Additional Number 10

Additional Number 11

Additional Number 12

Additional Number 13

Additional Number 14

Additional Number 15

Additional Number 16

Additional Number 17

Additional Number 18

Additional Number 19

Additional Number 20

Additional Date 1

Additional Date 2

Additional Date 3

Additional Date 4

Additional Date 5

Additional Date 6

Additional Date 7

Additional Date 8

Additional Date 9

Additional Date 10

Additional Date 11

Additional Date 12

Additional Date 13

Additional Date 14

Additional Date 15

Additional Date 16

Additional Date 17

Additional Date 18

Additional Date 19

Additional Date 20

Additional Flag 1

Additional Flag 2

Additional Flag 3

Additional Flag 4

Additional Flag 5

Additional Flag 6

Additional Flag 7

Additional Flag 8

Additional Flag 9

Additional Flag 10

Additional Flag 11

Additional Flag 12

Additional Flag 13

Additional Flag 14

Additional Flag 15

Additional Flag 16

Additional Flag 17

Additional Flag 18

Additional Flag 19

Additional Flag 20

Cancel

Create

94. Enable the **Customer Linkage** switch, if required.

95. Select the **Conditions Type**. The options available are **Pre-disbursement** and **Post-disbursement**.

Chapter 3 - Proposal Initiation

96. If the **Customer Linkage** switch is not enabled, the **Facility Id** field appears as shown below:

Add Terms And Conditions

Customer Linkage

T&C Type *

Pre-disbursement

Post-disbursement

Facility Id *

Funded - Term Loan-F20174004

Condition Code *

004

Condition Description *

Terms and Condition for term loan

Terms & Conditions *

Term loan must be repaid every month. The failure of term loan payment for three consecutive months will result in liquidation of collateral.

Create

Cancel

Chapter 3 - Proposal Initiation

97. Select the required **Facility Id** from the drop down list.
98. Specify the **Condition Code**.
99. Type the **Condition Description** and **Terms & Conditions**.
100. Click **Create**. Terms & Conditions are added.



To filter the required information, click the filter icon and provide the filter parameters or directly type first three characters of the parameter in Type to filter text box.

To view, edit, or delete a list item, click the hamburger icon in the required list item and select the required option.

To change the list view to chart view, click the Chart view icon.



For information on adding **Exposures** detail, refer “**Economic Dependency Analysis User Manual**”.

101. To change the layout of the *Customer Info* page, click the settings icon at the right corner. Layout options appears.

Chapter 3 - Proposal Initiation

102. Click the required **Layout** and **Link** option. Layout is changed.

103. To go to the next page, click **Next**. *Existing Facilities* page with existing facilities details added in simplified CPEP appears:

Credit Proposal Handoff Process - Initiation

Customer Info Existing Facilities Groupwise Exposure Connected Parties Funding Requirement Collaterals Summary Comments

Filter Type to filter

Facility Id: EF2092365
Facility Category: Term Loan
Outstanding Amount: \$500,000,000.00
Product Type: Funded
Taken Over: Yes

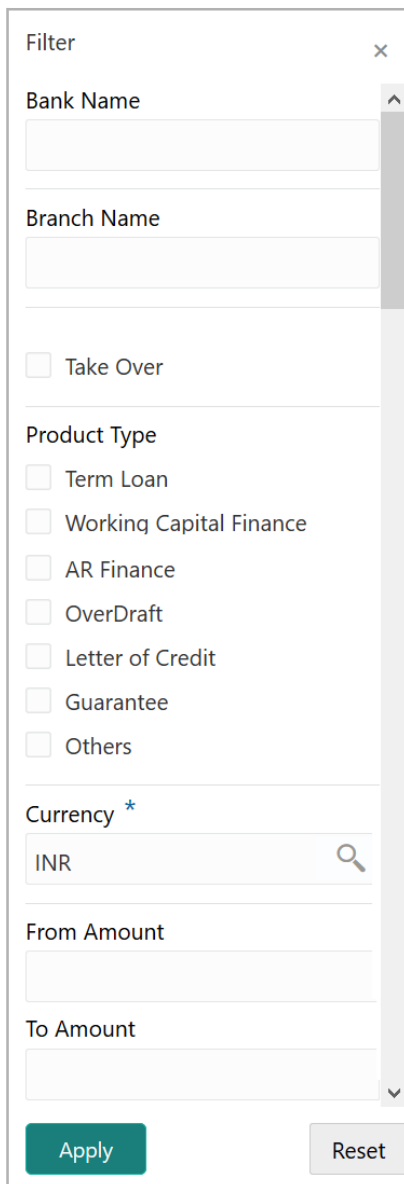
Page 1 of 1 (1 of 1 items)

Hold Back Next Save & Close Cancel

104. To change the list view to table view, click the table view icon at the right corner. View is changed.

105. To filter the required facility from all the available existing facilities, click **Filter** button. *Filter* window appears:

Chapter 3 - Proposal Initiation



The screenshot shows a 'Filter' dialog box with a close button (X) in the top right corner. The dialog contains several input fields and checkboxes. The 'Bank Name' field is at the top, followed by the 'Branch Name' field. Below these is a checkbox for 'Take Over'. The 'Product Type' section includes checkboxes for 'Term Loan', 'Working Capital Finance', 'AR Finance', 'OverDraft', 'Letter of Credit', 'Guarantee', and 'Others'. The 'Currency' field, marked with an asterisk, contains 'INR' and has a search icon. Below the currency field are 'From Amount' and 'To Amount' fields. At the bottom, there are 'Apply' and 'Reset' buttons.

106. Type and / or select the filter parameters.

107. Click **Apply**. Existing facilities that matches the filter parameters are displayed.

108. To filter the existing facilities using single filter parameter, type the parameter directly in **Type to filter** text box.



Minimum 3 characters need to be entered in the Type to filter text box to filter the facilities.

109. To go to the next page, click **Next**. *Groupwise Exposure* page with exposure details added in Simplified CPEP appears:

Chapter 3 - Proposal Initiation

Credit Proposal Handoff Process - Initiation

Customer Info Existing Facilities Groupwise Exposure Connected Parties Funding Requirement Collaterals Summary Comments

BBB

Filter Type to filter × + ✎ 🗑

Total Gross Limit : \$350,000,000,000

Entity Name: Uniserve Bank
Customer Name: Neamtree
Relation: Connected Party

Currency: USD
Approved Limit: \$350,000,000,000.00
Outstanding Limit Amount: \$200,000,000.00

Tenor: 30
Commitment Status: Committed

Page 1 of 1 (1 - 1 of 1 items) K < 1 > ✕

Hold Back Next Save & Close Cancel

110. To change the table view to list view, click the list view icon at the right corner.

111. To filter the required groupwise exposure from the list, click **Filter** button. *Filter* window appears:

Chapter 3 - Proposal Initiation

Filter

×

Relation

^

☒ Borrower

☐ Connected Party

Tenor

Currency

INR

From Amount

To Amount

Commitment Status

☒ Committed

☐ Uncommitted

Apply

Reset

112. Type and / or select the filter parameters.

113. Click **Apply**. Existing groupwise exposure that matches the filter parameters are displayed.

114. To filter the groupwise exposure using single filter parameter, type the parameter directly in **Type to filter** text box.



Minimum 3 characters need to be entered in the Type to filter text box to filter the groupwise exposure.

115. To go to the next page, click **Next**. *Connected Parties* page with details added in Simplified CPEP appears:

Chapter 3 - Proposal Initiation

Credit Proposal Handoff Process - Initiation

Customer Info Existing Facilities Groupwise Exposure Connected Parties Funding Requirement Collaterals Summary Comments

BBB

Filter Type to filter

No items to display.

Page 1 of 0 (1 - 0 of 0 items)

Hold Back Next Save & Close Cancel

116. To change the table view to list view, click the list view icon at the right corner.

117. To filter the required connected party from the list, click **Filter** button. *Filter* window appears:

Filter

Customer No.
00063

Name
EV Limited

Currency *
INR

From Gross Amount

To Gross Amount

Apply Reset

118. Type and / or select the filter parameters.

119. Click **Apply**. Connected parties that matches the filter parameters are displayed.

120. To filter the connected parties using single filter parameter, type the parameter directly in **Type to filter** text box.



Minimum 3 characters need to be entered in the Type to filter text box to filter the connected parties.

121. To go to the next page, click **Next**. *Funding Requirement* page appears:

Chapter 3 - Proposal Initiation

Credit Proposal Handoff Process - Initiation

Customer Info Existing Facilities Groupwise Exposure Connected Parties Funding Requirement Collaterals Summary Comments

BBB

Liability details

004 Branch	NA Liability Number	NA Existing Liability Amount	NA Requested Liability Amount:
---------------	------------------------	---------------------------------	-----------------------------------

Filter Type to filter

	Line Number: 000777 Facility Description: Test Facility	Requested Amount: \$9,999,999,999.00 Facility Category: Term Loan	Product Type: Funded NR Date: 21-04-01
	Line Number: 0 Facility Description:	Requested Amount: \$500,000,000.00 Facility Category: Term Loan	Product Type: Funded NR Date:

Hold Back Next Save & Close Cancel

122. To change the list view to table view, click the table icon at the right corner.

123. To filter the required facility from the list, click **Filter** button. *Filter* window appears:

Chapter 3 - Proposal Initiation

Filter

Status

☒ New

☐ Amended

☐ Removed

Facility Type

☒ Funded

☐ Non Funded

Product Type

☐ Term Loan

☐ Working Capital Finance

☐ AR Finance

☐ OverDraft

☐ Letter Of Credit

☐ Guarantee

☐ Others

Currency *

INR

From Amount

To Amount

Apply

Reset

124. Type and / or select the filter parameters.

125. Click **Apply**. Facility that matches the filter parameters are displayed.

126. To filter the facility using single filter parameter, type the parameter directly in **Type to filter** text box.



Minimum 3 characters need to be entered in the Type to filter text box to filter the facilities.

127. To go to the next page, click **Next**. *Collaterals* page with collaterals detail added in Simplified CPEP appears:

Chapter 3 - Proposal Initiation

Credit Proposal Handoff Process - Initiation

Customer Info Existing Facilities Groupwise Exposure Connected Parties Funding Requirement Collaterals Summary Comments

BBB

Filter Type to filter

	Collateral Id: FC200330150 Collateral Type: Deposits Owner Estimated Value: ₹1,000.00	Charge Hierarchy: 1 Valuation Date:	Valuation Amount: Collateral Details: Coll1
	Collateral Id: FC200330151 Collateral Type: Fund Owner Estimated Value: ₹2,000.00	Charge Hierarchy: 1 Valuation Date:	Valuation Amount: Collateral Details: Coll2

Page 1 of 0 (1 - 0 of 0 items)

Collateral Pool Details

Hold Back Next Save & Close Cancel

128. To change the list view to table view, click the table icon at the right corner.
129. To filter the required collateral details from the list, click **Filter** button. *Filter* window appears.
130. Type and / or select the filter parameters.
131. Click **Apply**. Collateral details that matches the filter parameters are displayed.
132. To filter the collateral details using single filter parameter, type the parameter directly in **Type to filter** text box.



Minimum 3 characters need to be entered in the Type to filter text box to filter the collateral details.

133. To go to the next page, click **Next**. *Summary* page appears:

Chapter 3 - Proposal Initiation

Credit Proposal Handoff Process - Initiation

Customer Info Existing Facilities Groupwise Exposure Connected Parties Funding Requirement Collaterals Summary Comments

BBB

Customer Information

BBB, A Domestic entity established & operating as a Pvt Ltd Company in

Customer ID: PTY20901335 Register No: Legal Status: Pvt Ltd Liability Amount: Is KYC Compliant: No Share Holders: 0 Contractors: 0 Guarantors: 0 Bankers: 0

Entities	Existing Facilities	Facilities
1 Added	1 Total Facility 1 Total Takeover	2 Added

Collaterals

2 Added

► Entities

► Existing Facilities

► Facilities

► Collaterals

Hold Back Next Save & Close Cancel

The *Summary* page displays all the information about the evaluated proposal for easy verification.

134. Click and expand the following sections to verify the information:

- Entities
- Existing Facilities
- Facilities
- Collaterals

135. Click **Next**.

136. To view the details in previous data segment, click **Back**.

Upon clicking the **Next** button, **Comments** page appears:

Credit Proposal Handoff Process - Initiation

Customer Info Existing Facilities Groupwise Exposure Connected Parties Funding Requirement Collaterals Summary Comments

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

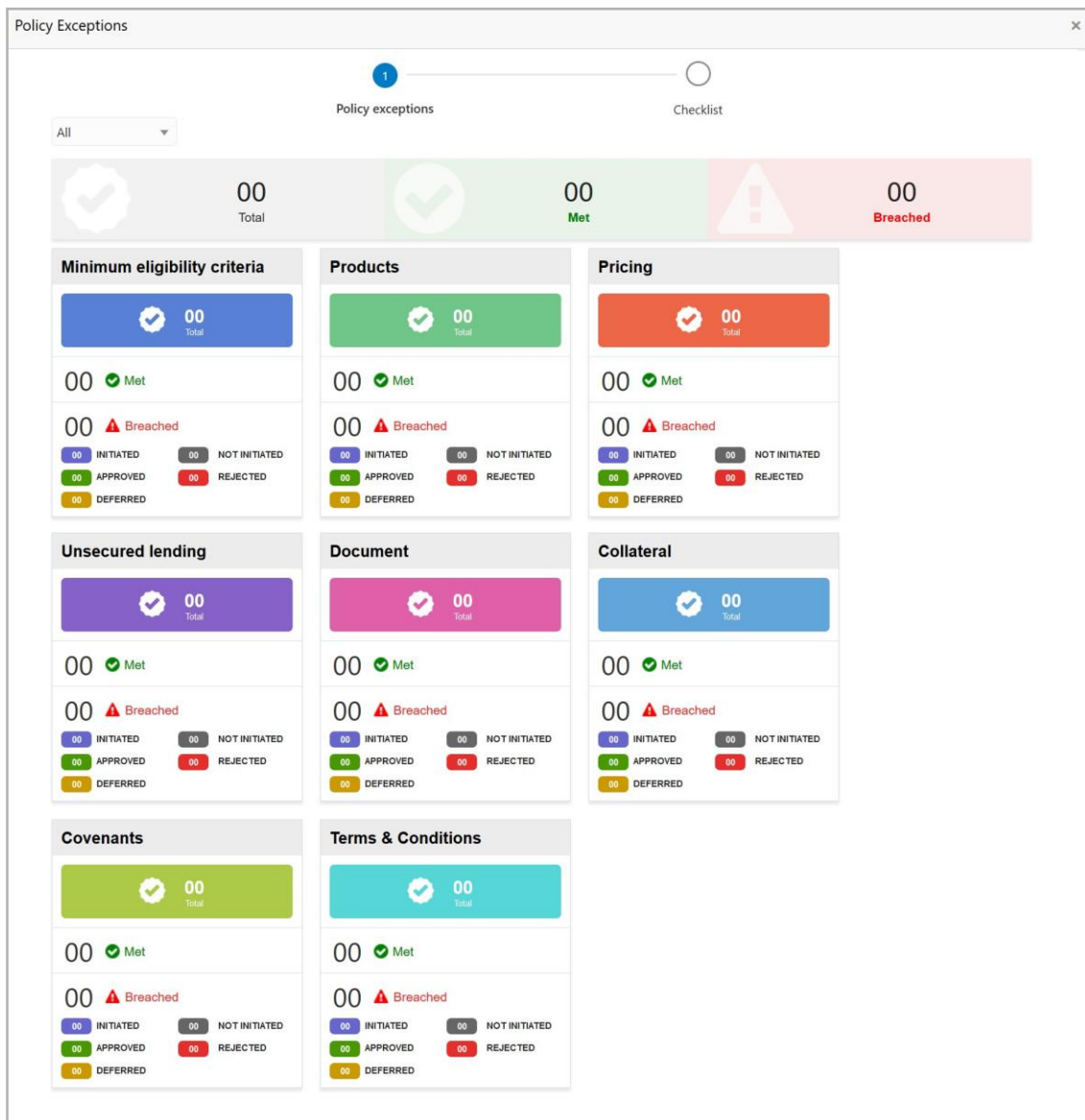
Chapter 3 - Proposal Initiation

The *Comments* page allows to capture the remarks for the overall process. Posted comments are displayed at the bottom of the page to enable the user in identifying the previous actions performed by them.

- 137. Type the necessary comments in the text box and click **Post**. Comment is posted.
- 138. To hold the Simplified CPER process, click **Hold**.
- 139. To go back to the previous page, click **Back**.
- 140. To save the process for future edit, click **Save & Close**.
- 141. To submit the proposal to validation stage, click **Submit**.
- 142. To exit the task without saving the information, click **Cancel**.

Upon clicking the **Submit** button, *Policy exceptions* window appears:

Chapter 3 - Proposal Initiation



By default, policy exceptions are displayed for both the organization (party) and its child party.

143. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.

144. Click the **Checklist** data segment.

Chapter 3 - Proposal Initiation

The screenshot shows a web form for 'Proposal Initiation'. At the top, there is a progress bar with two steps: 'Policy exceptions' (indicated by a circle with '1') and 'Checklist' (indicated by a circle with '2'). Below the progress bar, there is a message box that says 'No items to display.' At the bottom of the form, there are three main elements: a checkbox labeled 'Is KYC Required', a dropdown menu labeled '* Outcome' with 'Proceed' selected, and a green 'Submit' button.

145. Enable the **Is KYC Required** check box, if KYC evaluation task is required to be created.

146. Select the **Outcome**. The options available are **CREDIT EVALUATE** and **PROCEED**.

147. Click **Submit**.

If the Outcome is selected as CREDIT EVALUATE, the proposal is moved to Proposal Evaluation stage.

If the Outcome is selected as PROCEED, the proposal is directly moved to Proposal Review stage.



Write Up data segment appears, if the data segment is enabled in the Maintenance module. Refer Appendix A for information on the **Write Up** data segment.

Chapter 3 - Proposal Evaluation

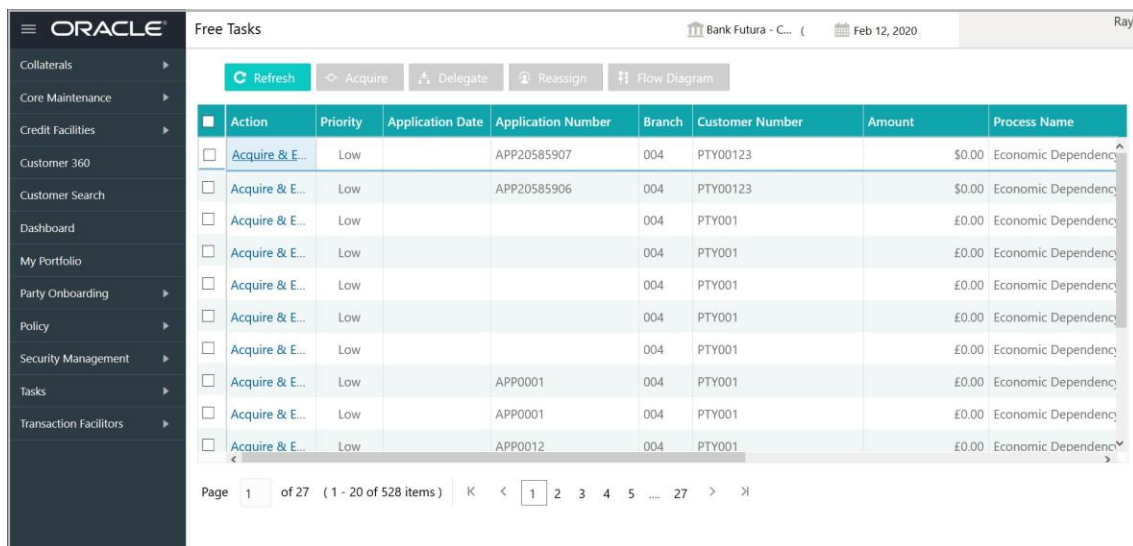
Proposal Evaluation

In OBCFPM, credit evaluation, legal evaluation and risk evaluation for the proposal can be performed in a parallel manner before sending the proposal to the proposal structuring stage.

Credit Evaluation

To perform credit evaluation for the proposal, perform the following steps:

1. In OBCFPM, navigate to **Tasks > Free Tasks**. *Free Task* page appears:



Action	Priority	Application Date	Application Number	Branch	Customer Number	Amount	Process Name
Acquire & Edit	Low		APP20585907	004	PTY00123	\$0.00	Economic Dependence
Acquire & Edit	Low		APP20585906	004	PTY00123	\$0.00	Economic Dependence
Acquire & Edit	Low			004	PTY001	£0.00	Economic Dependence
Acquire & Edit	Low			004	PTY001	£0.00	Economic Dependence
Acquire & Edit	Low			004	PTY001	£0.00	Economic Dependence
Acquire & Edit	Low			004	PTY001	£0.00	Economic Dependence
Acquire & Edit	Low			004	PTY001	£0.00	Economic Dependence
Acquire & Edit	Low		APP0001	004	PTY001	£0.00	Economic Dependence
Acquire & Edit	Low		APP0001	004	PTY001	£0.00	Economic Dependence
Acquire & Edit	Low		APP0012	004	PTY001	£0.00	Economic Dependence

2. Select the required application and click **Acquire & Edit**. *Credit <process name>* page summarizing the proposal appears:

Chapter 3 - Proposal Evaluation

Credit Origination - Credit Evaluation

Pipeline Analysis

Documents

Collateral Summary

1

Summary

2

Credit Evaluation

3

Comments

Summary

Customer Information

A Domestic entity established & operating as a Pvt Ltd Company in

Customer ID

Register No

Legal Status

Liability Amount

Is KYC Compliant

Share Holders

Contractors

Guarantors

Bankers

PTY201774545

Pvt Ltd

No

0

0

0

0

Facility Summary

Total funded - \$0.00

Total non funded - \$20,000.00

Facility summary list

No data to display

24K

16K

8K

0

Non Funded

Term Loan

Collateral summary

\$0.00

Total collateral value

No data to display

0%

Customer LTV

Existing Facilities

\$0.00 - (0)

\$0.00 - (0)

\$0.00 - (0)

Total existing facilities

Takeover amount

Takeover in this application

Covenants

0

Total Covenants

0

0

0

0

Entity Wise

Facility Wise

Financial

Non Financial

No items to display.

Terms & conditions

0

Total Terms and Conditions

0

0

Pre-Distributed

Post-Distributed

No items to display.

Financial Profile

View all

Show results for

Previous 3 years

Category	2017-2018	Variance %	2018-2019	Variance %	2019-2020	Variance %
No data to display.						

Projections

View all

Show results for

Next 3 years

Category	2020-2021	Variance %	2021-2022	Variance %	2022-2023	Variance %
No data to display.						

Group entities

1

Scores

Evaluation not yet done

Groupwise Exposure Details

No data to display

Connected Parties

Gross Facility Amount Contribution

No data to display

Ratings

Moodys

AAA

Hold

Back

Next

Save & Close

Cancel

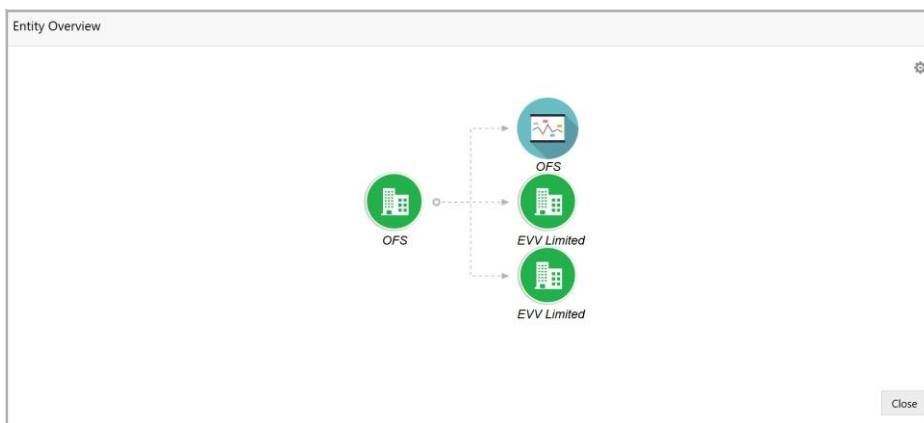
3. To view the sector and industry information, click the industry icon in **customer information** section. *Industry Details* window appears:

6

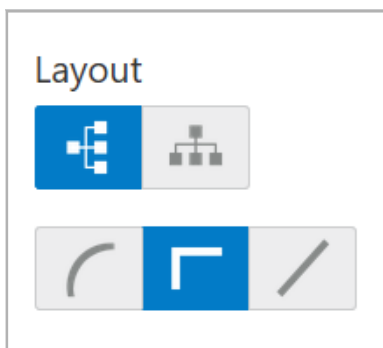
Chapter 3 - Proposal Evaluation

Industry Details			
Sectors	Industry Group	Industries	Sub Industries
Energy	Energy	Energy Equipment disconnect	Oil disconnect Drilling
Close			

4. Click **Close** to exit the *Industry Details* window.
5. To view the overview of the organization, click the entity overview icon in **Customer Information** section. *Entity Overview* window appears:



6. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



7. Select the required layout. Entity Overview is changed to the selected layout as shown below:

Chapter 3 - Proposal Evaluation



8. To exit the *Entity Overview* window, click **Close**.

In Customer Information section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.

9. To view the detailed information about the Share Holders, Contractors, Guarantors, and Bankers, click the respective count numbers.
10. To change the layout of the **Facility Summary**, **Collateral Summary**, **Existing Facilities**, **Covenants**, and **Terms & Conditions** in *Summary* page, click the layout icon and select the required layout.

By default, **Financial Profile** of the organization and financial **Projections** for the organization are listed for 3 years.

11. To view the **Financial Profile** and **Projections** for five years, select **Previous 5 years** option from the **Show results for** drop down list.
12. To view detailed information about the **Financial Profile** and **Projection**, click **View all** in the respective sections.
13. After reviewing the *Summary*, click **Next**. *Credit Evaluation* page appears:

The screenshot shows the 'Credit Evaluation' page for 'Credit Origination - undefined'. The page has a top navigation bar with 'Summary', 'Credit Evaluation', and 'Comments' tabs. The 'Credit Evaluation' tab is active. Below the tabs, there are two main sections: 'Quantitative Analysis' and 'Qualitative Analysis'. Under 'Quantitative Analysis', there is a 'Sector Analysis' card with an 'Evaluate' button and 'Edit' and 'Comments' links. Under 'Qualitative Analysis', there is an 'Other Analysis' card with an 'Evaluate' button and 'Edit' and 'Comments' links. At the bottom, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

Chapter 3 - Proposal Evaluation

In *Credit Evaluation* page, the banker can perform the following analysis for the organization and its connected parties by answering simple questions related to the analysis:

- Quantitative Analysis
- Qualitative Analysis

14. To perform sector analysis in **Quantitative Analysis**, click **Evaluate** in **Sector Analysis** section. Questionnaire window appears:

15. Select answers for the available questions and click **Next Category**.

16. Right arrow icon appears in case of multiple questions, click the right arrow and answer all the questions in all the category.

A score is generated and displayed for the sector based on each answer provided.

17. Click **Save**.

18. To perform other analysis in **Quantitative Analysis**, click **Evaluate** in **Other Analysis** section and answer the questions.

After performing quantitative analysis, the quantitative analysis page with a cumulative score appears:

Chapter 3 - Proposal Evaluation

The screenshot shows the 'Credit Evaluation' page for 'Credit Origination - undefined'. The page has a top navigation bar with 'Pipeline Analysis', 'Documents', and 'Collateral Summary' tabs. Below the navigation bar, there are three tabs: 'Summary', 'Credit Evaluation', and 'Comments'. The 'Credit Evaluation' tab is active. Under 'Credit Evaluation', there is a dropdown menu for 'OFSSS'. The main content area is divided into two sections: 'Quantitative Analysis' and 'Qualitative Analysis'. The 'Quantitative Analysis' section contains two cards: 'Sector Analysis' with a score of 13 and 'Other Analysis' with a score of 5. Each card has an 'Edit' button and a 'Comments' button. The 'Qualitative Analysis' section is currently empty. At the bottom of the page, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

19. After performing the qualitative analysis, click **Qualitative Analysis** tab. *Qualitative Analysis* page appears:

The screenshot shows the 'Credit Evaluation' page for 'Credit Origination - undefined'. The page has a top navigation bar with 'Pipeline Analysis', 'Documents', and 'Collateral Summary' tabs. Below the navigation bar, there are three tabs: 'Summary', 'Credit Evaluation', and 'Comments'. The 'Credit Evaluation' tab is active. Under 'Credit Evaluation', there is a dropdown menu for 'OFSSS'. The main content area is divided into two sections: 'Quantitative Analysis' and 'Qualitative Analysis'. The 'Qualitative Analysis' section is active and contains two cards: 'Peer Analysis' with an 'Evaluate' button and 'Financial Analysis' with a score of 0. Each card has an 'Edit' button and a 'Comments' button. The 'Quantitative Analysis' section is currently empty. At the bottom of the page, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

20. To perform peer analysis in **Qualitative Analysis**, click **Evaluate** in **Peer Analysis** section. *Peer Analysis* window appears.
21. Perform the peer analysis and click **Close**.
22. To perform financial analysis in **Qualitative Analysis**, click **Evaluate** in **Financial Analysis** section and answer all the questions.
23. To perform the analysis again, click **Edit**.
24. To capture comments for the analysis, click **Comment**.
25. After performing the qualitative analysis for both the organization and its connected parties, click **Next** in the *Credit Evaluation* page. *Comments* page appears:

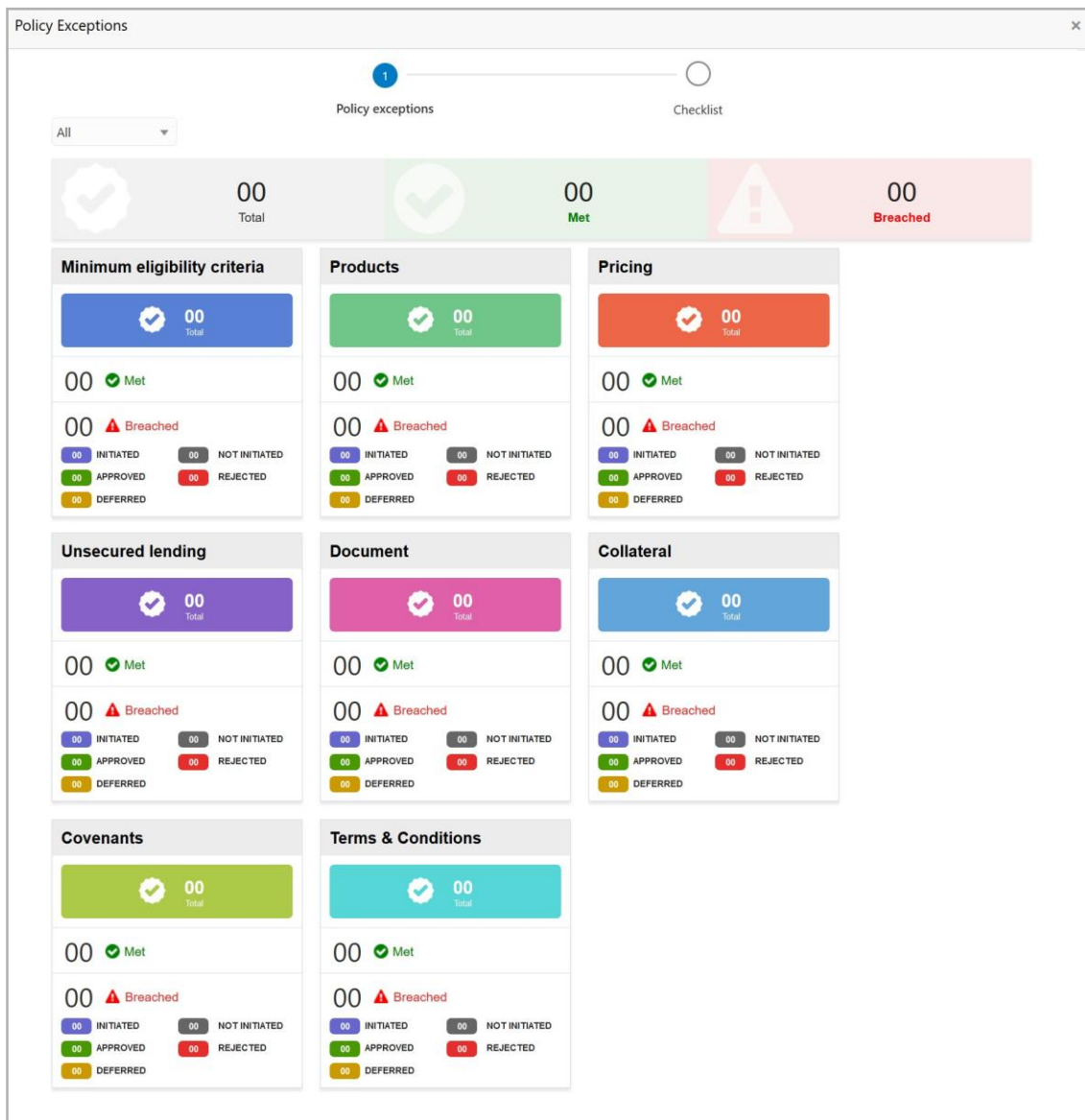
Chapter 3 - Proposal Evaluation

The screenshot shows a web application window titled "Credit Origination - undefined". At the top, there is a navigation bar with three tabs: "Summary", "Credit Evaluation", and "Comments". The "Comments" tab is currently selected, indicated by a green checkmark. Below the tabs, there is a rich text editor with a toolbar containing various formatting options like bold, italic, underline, text color, font size, bulleted list, numbered list, link, unlink, and indent. The text area of the editor contains the placeholder text "Enter text here...". Below the text area is a green "Post" button. Underneath the "Post" button, there is a message that says "No items to display." At the bottom of the window, there is a footer bar with several buttons: "Hold", "Back", "Next", "Save & Close", "Submit", and "Cancel".

26. Type the overall **Comments** for the credit evaluation and click **Post**. Comment is posted below the **Comments** box.

27. Click **Submit**. *Policy Exception* window appears:

Chapter 3 - Proposal Evaluation



By default, policy exceptions are displayed for both the organization (party) and its child party.

28. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.
29. Click the **Checklist** data segment.

Chapter 3 - Proposal Evaluation

30. Select the **Outcome** as **PROCEED**, if additional information is not required. Otherwise select the **Outcome** as **Additional Info**.

31. Click **Submit**.



Write Up data segment appears, if the data segment is enabled in the Maintenance module. Refer **Appendix A** for information on the **Write Up** data segment.

Legal Evaluation

To perform legal evaluation for the proposal, perform the following steps:

32. In OBCFPM, navigate to **Tasks > Free Tasks**. *Free Task* page appears:

Action	Priority	Application Date	Application Number	Branch	Customer Number	Amount	Process Name
Acquire & E...	Low		APP20585907	004	PTY00123	\$0.00	Economic Dependenc
Acquire & E...	Low		APP20585906	004	PTY00123	\$0.00	Economic Dependenc
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependenc
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependenc
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependenc
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependenc
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependenc
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependenc
Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependenc
Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependenc
Acquire & E...	Low		APP0012	004	PTY001	£0.00	Economic Dependenc

Chapter 3 - Proposal Evaluation

33. Select the required application with credit origination as process name and click **Edit**. *Credit Origination - <process name>* page summarizing the proposal appears:

Credit Origination - Legal Evaluation

1 Summary 2 Legal Evaluation 3 Comments

Summary

Customer Information

A Domestic entity established & operating as a Pvt Ltd Company in

Customer ID: PTY201774545 Register No: Legal Status: Pvt Ltd Liability Amount: Is KYC Compliant: No Share Holders: 0 Contractors: 0 Guarantors: 0 Bankers: 0

Facility Summary

Total funded - \$0.00 Total non funded - \$20,000.00 Facility summary list

No data to display

24K 16K 8K 0

Non Funded

Term Loan

Group entities

1

Collateral summary

Total collateral value: \$0.00

0% Customer LTV

No data to display

Existing Facilities

\$0.00 - (0) Total existing facilities \$0.00 - (0) Takeover amount \$0.00 - (0) Takeover in this application

Covenants

Total Covenants: 0

0 Entity Wise 0 Facility Wise 0 Financial 0 Non Financial

No items to display.

Terms & conditions

Total Terms and Conditions: 0

0 Pre-Distributed 0 Post-Distributed

No items to display.

Financial Profile View all

Show results for Previous 3 years

Category	2017-2018	Variance %	2018-2019	Variance %	2019-2020	Variance %
No data to display.						

Projections View all

Show results for Next 3 years

Category	2020-2021	Variance %	2021-2022	Variance %	2022-2023	Variance %
No data to display.						

Groupwise Exposure Details

No data to display

Connected Parties

Gross Facility Amount Contribution

No data to display

Ratings

Moody's AAA

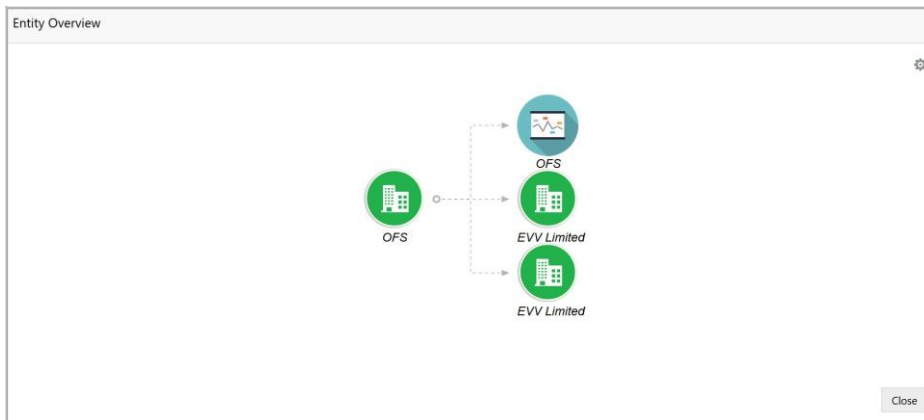
Hold Back Next Save & Close Cancel

34. To view the sector and industry information, click the industry icon in **customer information** section. *Industry Details* window appears:

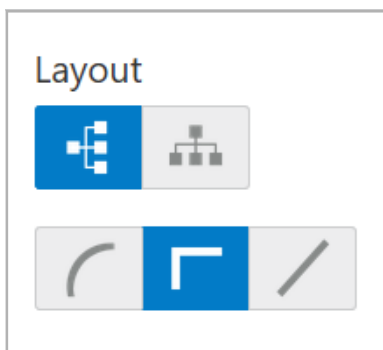
Chapter 3 - Proposal Evaluation

Industry Details			
Sectors	Industry Group	Industries	Sub Industries
Energy	Energy	Energy Equipment disconnect	Oil disconnect Drilling
Close			

35. Click **Close** to exit the *Industry Details* window.
36. To view the overview of the organization, click the entity overview icon in **Customer Information** section. *Entity Overview* window appears:



37. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



38. Select the required layout. Entity Overview is changed to the selected layout as shown below:

Chapter 3 - Proposal Evaluation



39. To exit the *Entity Overview* window, click **Close**.

In Customer Information section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.

40. To view the detailed information about the Share Holders, Contractors, Guarantors, and Bankers, click the respective count numbers.

41. To change the layout of the **Facility Summary**, **Collateral Summary**, **Existing Facilities**, **Covenants**, and **Terms & Conditions** in *Summary* page, click the layout icon and select the required layout.

By default, **Financial Profile** of the organization and financial **Projections** for the organization are listed for 3 years.

42. To view the **Financial Profile** and **Projections** for five years, select **Previous 5 years** option from the **Show results for** drop down list.

43. To view detailed information about the **Financial Profile** and **Projection**, click **View all** in the respective sections.

44. After reviewing the *Summary*, click **Next**. *Legal Evaluation* page appears:

The screenshot shows the "Legal Evaluation" page within a "Credit Origination - undefined" window. The page has a top navigation bar with "Summary", "Legal Evaluation", and "Comments" tabs. The "Legal Evaluation" tab is active. Below the tabs, there are two main sections: "OFSS" and "EV Limited". Each section contains a large orange circle with the number "0" and a "Start" button. At the bottom of the page, there is a navigation bar with buttons: "Hold", "Back", "Next", "Save & Close", and "Cancel".

Chapter 3 - Proposal Evaluation

In *Legal Evaluation* page, the banker can perform legal evaluation for both the organization and the connected parties by answering simple questions related to the evaluation:

45. To initiate the evaluation, click **Start**. Questionnaire window appears:

46. Select answers for the available questions and click **Next Category**.
47. Right arrow icon appears in case of multiple questions, click the right arrow and answer all the questions in all the category.

A score is generated and displayed for the sector based on each answer provided.

48. Click **Save**.

After performing the legal analysis for both the organization and its connected parties, the *Legal Evaluation* page with a cumulative score appears:

Chapter 3 - Proposal Evaluation

49. Click **Next**. *Comments* page appears:

Credit Origination - undefined

Summary Legal Evaluation Comments

Comments

Legal evaluation for QESSS and EV limited

Post

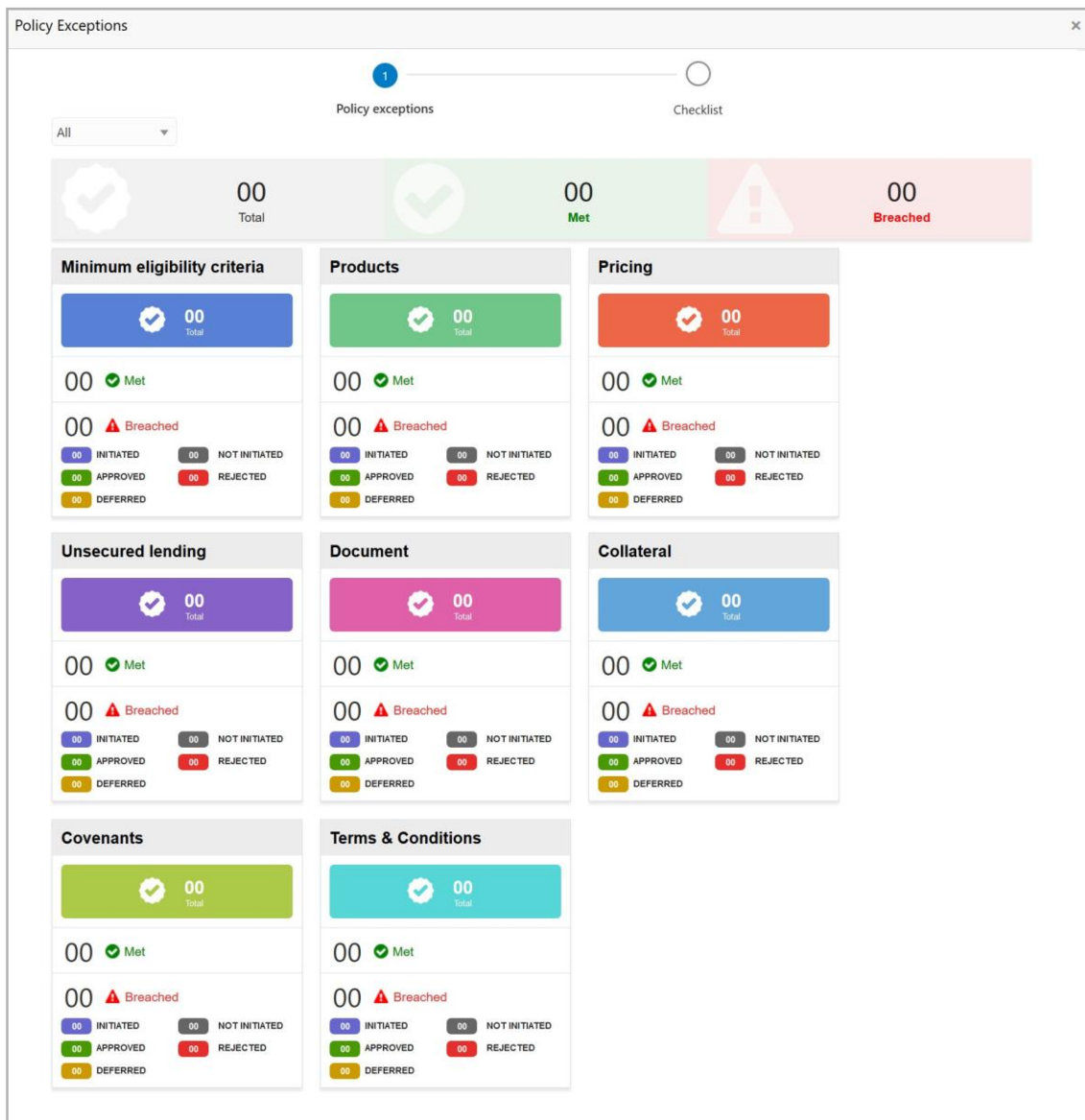
No items to display.

Hold Back Next Save & Close Submit Cancel

50. Type the overall **Comments** for the legal evaluation and click **Post**. Comment is posted below the **Comments** box.

51. Click **Submit**. *Policy Exceptions* window appears:

Chapter 3 - Proposal Evaluation



By default, policy exceptions are displayed for both the organization (party) and its child party.

52. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.

53. Click the **Checklist** data segment.

Chapter 3 - Proposal Evaluation

The screenshot shows a web interface for proposal evaluation. At the top, there is a progress bar with two steps: 'Policy exceptions' (indicated by a white circle) and 'Checklist' (indicated by a blue circle with the number 2). Below the progress bar, there is a message box that says 'No items to display.' At the bottom right, there is a dropdown menu labeled '* Outcome' with 'Proceed' selected, and a green 'Submit' button.

54. Select the **Outcome** as **PROCEED**, if additional information is not required. Otherwise select the **Outcome** as **Additional Info**.

55. Click **Submit**.



Write Up data segment appears, if the data segment is enabled in the Maintenance module. Refer Appendix A for information on the **Write Up** data segment.

Risk Evaluation

Risk evaluation is similar to the legal evaluation. Refer [“Legal Evaluation” on page 13](#) for information on performing risk evaluation.

After completing all the evaluation processes, the proposal is sent to the Proposal Structuring stage.

Chapter 3 - KYC Check

Customer KYC

This is an optional stage applicable only if **Is KYC Required** check box is selected in restructuring initiation stage. If the KYC details are available for the organization, the banker can add the KYC details to the credit proposal. Adding KYC details helps to determine the originality of the organization.

Steps to add KYC details

To add KYC details, perform the following steps:

1. In OBCFPM, navigate to **Tasks > Free Tasks**. *Free Task* page appears:

Action	Priority	Application Date	Application Number	Branch	Customer Number	Amount	Process Name
☐ Acquire & E...	Low		APP20585907	004	PTY00123	\$0.00	Economic Dependence
☐ Acquire & E...	Low		APP20585906	004	PTY00123	\$0.00	Economic Dependence
☐ Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
☐ Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
☐ Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
☐ Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
☐ Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
☐ Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
☐ Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependence
☐ Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependence
☐ Acquire & E...	Low		APP0012	004	PTY001	£0.00	Economic Dependence

2. Select the required application and click **Edit**. *Credit <process name>* page summarizing the proposal appears:

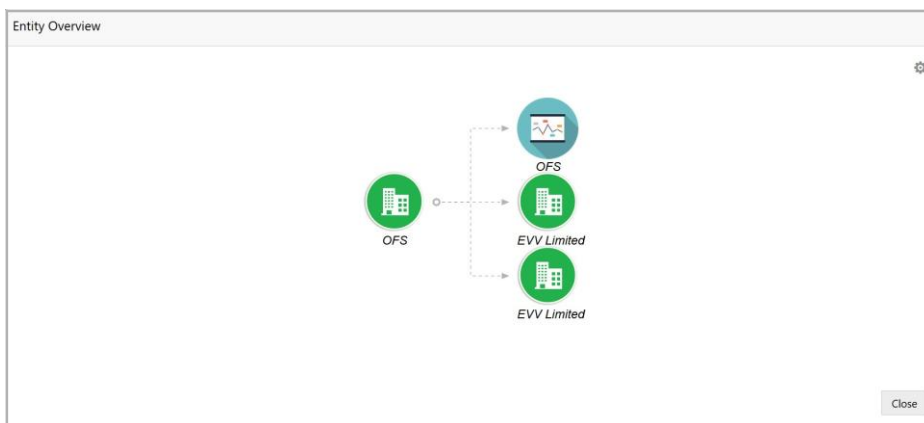
Simplified Credit Process User Manual

3. To view the sector and industry information, click the industry icon in **customer information** section. *Industry Details* window appears:

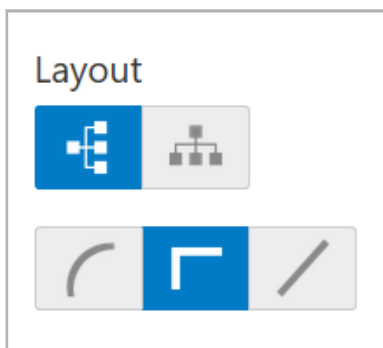
Chapter 3 - KYC Check

Industry Details			
Sectors	Industry Group	Industries	Sub Industries
Energy	Energy	Energy Equipment disconnect	Oil disconnect Drilling
Close			

4. Click **Close** to exit the *Industry Details* window.
5. To view the overview of the organization, click the entity overview icon in **Customer Information** section. *Entity Overview* window appears:



6. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



7. Select the required layout. Entity Overview is changed to the selected layout as shown below:

Chapter 3 - KYC Check



8. To exit the *Entity Overview* window, click **Close**.

In Customer Information section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.

9. To view the detailed information about the Share Holders, Contractors, Guarantors, and Bankers, click the respective count numbers.
10. To change the layout of the **Facility Summary**, **Collateral Summary**, **Existing Facilities**, **Covenants**, and **Terms & Conditions** in *Summary* page, click the layout icon and select the required layout.

By default, **Financial Profile** of the organization and financial **Projections** for the organization are listed for 3 years.

11. To view the **Financial Profile** and **Projections** for five years, select **Previous 5 years** option from the **Show results for** drop down list.
12. To view detailed information about the **Financial Profile** and **Projection**, click **View all** in the respective sections.
13. After reviewing the *Summary*, click **Next**. *KYC* page appears:

The screenshot shows the "Credit Origination - KYC Evaluation" window. It has three tabs: "Summary" (active), "KYC", and "Comments". The "Summary" tab displays a "KYC" section with a table containing the following information:

Party Id	Entity Type	KYC Status
PTY201774545	Pvt Ltd	

Below the table, there are fields for "Verification Date" and "KYC Method". At the bottom right, there are buttons: "Hold", "Back", "Next", "Save & Close", and "Cancel".

Chapter 3 - KYC Check

In the KYC page, provision to add KYC details for the organization and all its connected parties is provided.

14. Click or mouse hover on the hamburger icon in the required list item (organization or its connected parties). The following options appears:

- KYC Details
- KYC Evaluation (appears only if this feature is enabled in Maintenance module)

15. To add the KYC Details, click **KYC Details** option. *KYC Details* window appears:

Report Received ☒

Verification Date: Jun 25, 2020

Effective Date: Jan 2, 2020

KYC Method:

KYC Status: Verified

Create Cancel

16. If KYC report is available for the organization, enable the **Report Received** switch.

17. Click the calendar icon and select the KYC **Verification Date**.

18. Click the calendar icon and select the **Effective Date** on which the KYC verification is approved.

19. Type the **KYC Method**. For example: Field verification is a KYC Method.

20. Select the **KYC Status**. The options available are **Verified**, **Yet To Verify**, and **Verification Failed**.

21. Click **Create**. KYC details are updated in the *KYC* page as shown below:

Chapter 3 - KYC Check

Credit Origination - KYC Evaluation

Summary KYC Comments

KYC

Party Id : PTY201774545 Entity Type : Pvt Ltd KYC Status : Verified

Verification Date : 20-06-25 KYC Method : Field Verification

Hold Back Next Save & Close Cancel

22. To perform KYC evaluation, click the hamburger icon and select **KYC Evaluation**. Questionnaire maintained for the KYC evaluation appears.

23. Select answer for all the questions and click **Save**.

24. After adding KYC details or performing KYC evaluation for the organization and all its connected parties, click **Next**. *Comments* page appears:

Credit Origination - undefined

Summary KYC Comments

Comments

KYC for QESSS and EV Limited

Post

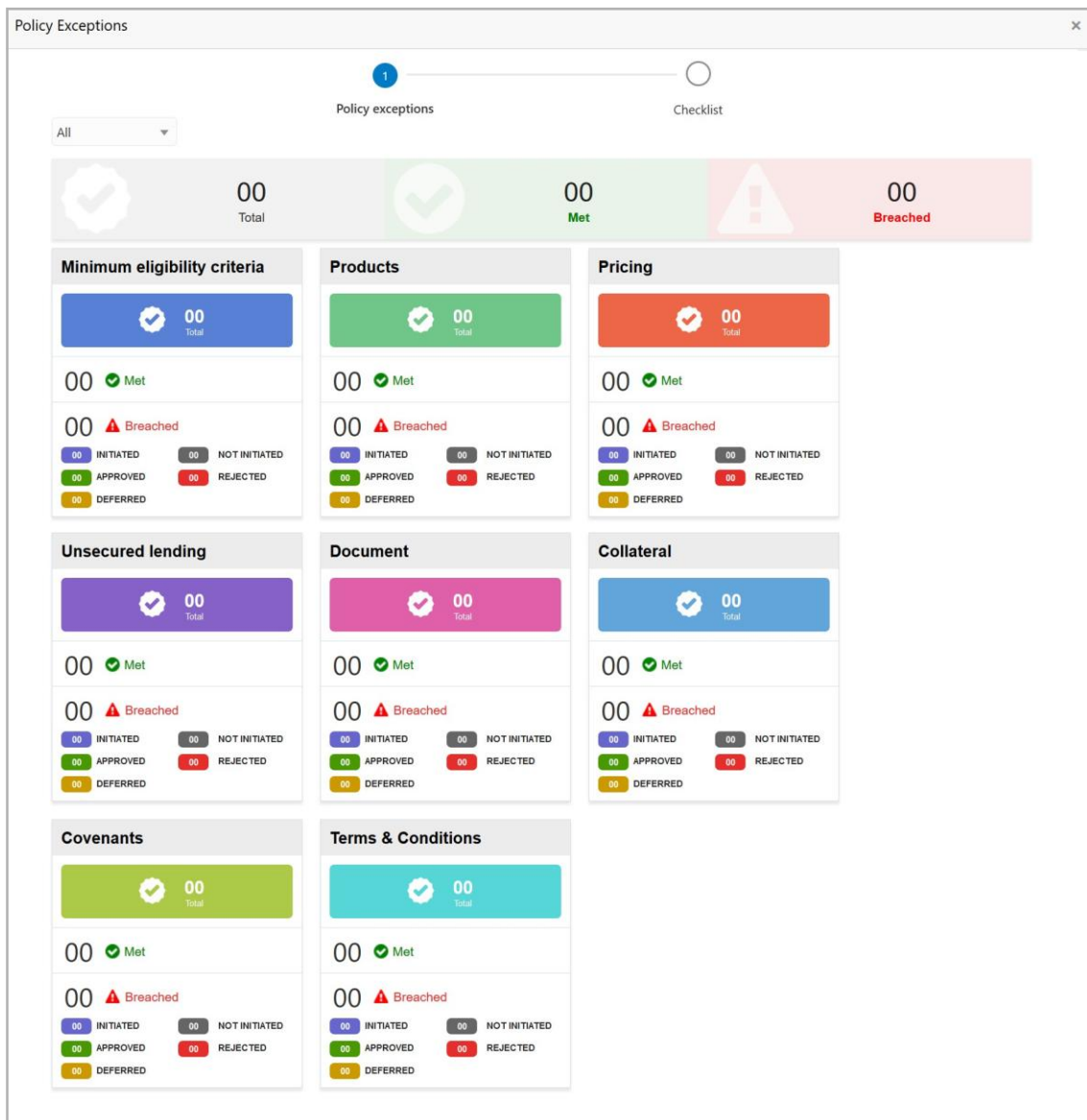
No items to display.

Hold Back Next Save & Close Submit Cancel

25. **Post** comments, if required. Posted comment is displayed below the **Comments** box.

26. Click **Submit**. *Policy exceptions* window appears:

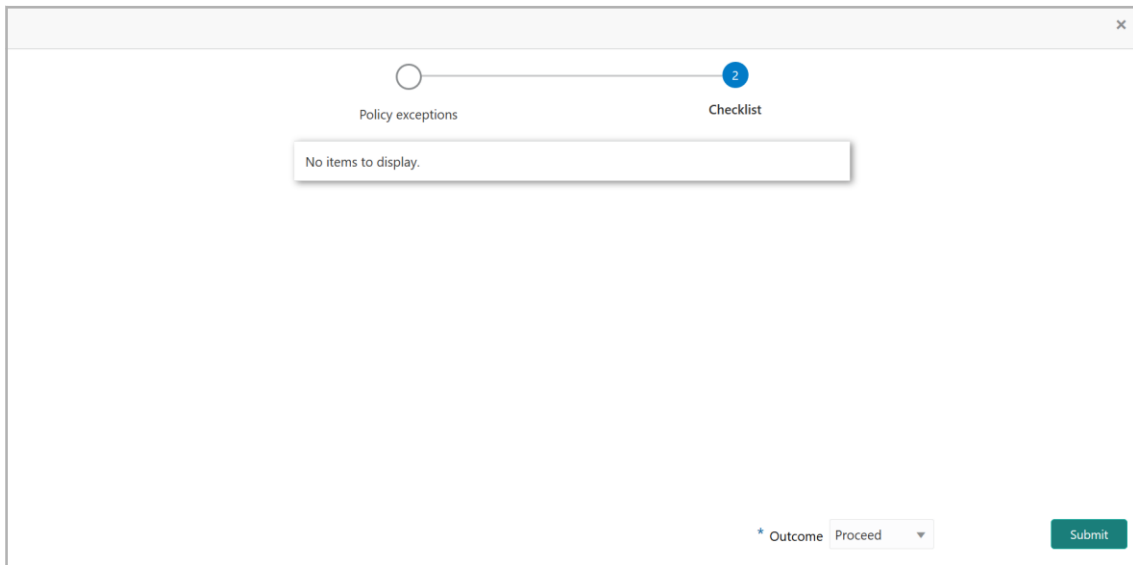
Chapter 3 - KYC Check



By default, policy exceptions are displayed for both the organization (party) and its child party.

27. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.
28. Click the **Checklist** data segment.

Chapter 3 - KYC Check



The screenshot displays a KYC Check interface. At the top, a progress bar shows two steps: 'Policy exceptions' (inactive) and 'Checklist' (active, marked with a blue circle containing the number 2). Below the progress bar, a message box states 'No items to display.' At the bottom right, there is a dropdown menu for 'Outcome' with 'Proceed' selected, and a green 'Submit' button.

29. Select the **Outcome** as **PROCEED**, if additional information is not required. Otherwise select the **Outcome** as **Additional Info**.

30. Click **Submit**.



Write Up data segment appears, if the data segment is enabled in the Maintenance module. Refer **Appendix A** for information on the **Write Up** data segment.

Chapter 3 - Proposal Structuring

Proposal Structuring

In this stage, the banker can propose an amount to the organization based on the scores obtained for each evaluation. Additionally, already added information about the collaterals, covenants, and terms & conditions can be viewed, modified and deleted or new collaterals, covenants, and terms & conditions can be added in this stage.

Steps to structure credit proposal

To structure the credit proposal, perform the following steps:

1. In OBCFPM, navigate to **Tasks > Free Tasks**. *Free Task* page appears:

Action	Priority	Application Date	Application Number	Branch	Customer Number	Amount	Process Name
☐ Acquire & E...	Low		APP20585907	004	PTY00123	\$0.00	Economic Dependence
☐ Acquire & E...	Low		APP20585906	004	PTY00123	\$0.00	Economic Dependence
☐ Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
☐ Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
☐ Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
☐ Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
☐ Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
☐ Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependence
☐ Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependence
☐ Acquire & E...	Low		APP0012	004	PTY001	£0.00	Economic Dependence

2. Select the required application and click **Edit**. *Credit <process name>* page summarizing the proposal appears:

Chapter 3 - Proposal Structuring

Chapter 3 - Proposal Structuring

Credit Origination - Proposal Structuring

Documents

Collateral Summary

1

2

3

Summary

Proposal Structuring

Comments

Summary

CRPI

Customer Information

A Domestic entity established & operating as a Pvt Ltd Company in

Customer ID

Register No

Legal Status

Liability Amount

Is KYC Compliant

Share Holders

Contractors

Guarantors

Bankers

PTY201774543

Pvt Ltd

No

0

0

0

0

Facility Summary

Total funded - \$0.00

Total non funded - \$1,024.00

Facility summary list

No data to display

1.2K

0.8K

0.4K

0.0

Non Funded

Term Loan

Group entities

1

Collateral summary

\$0.00

Total collateral value

No data to display

0%

Customer LTV

Existing Facilities

\$0.00 (0)

\$0.00 (0)

\$0.00 (0)

Total existing facilities

Takeover amount

Takeover in this application

Covenants

1

Total Covenants

1

0

1

0

Entry Wise

Facility Wise

Financial

Non Financial

1

Newly Added

1

Financial

0

Non Financial

0

Met

0

Financial

0

Non Financial

0

Breached

0

Financial

0

Non Financial

Terms & conditions

0

Total Terms and Conditions

0

0

Pre-Distributed

Post-Distributed

No items to display.

Financial Profile

View all

Show results for Previous 3 years

Category

2017-2018

Variance %

2018-2019

Variance %

2019-2020

Variance %

No data to display.

Projections

View all

Show results for Next 3 years

Category

2020-2021

Variance %

2021-2022

Variance %

2022-2023

Variance %

No data to display.

Scores

16

80.0 %

16

of 20

Credit Evaluation

Fail

80.0%

16 of 20

Groupwise Exposure Details

No data to display

Connected Parties

Gross Facility Amount Contribution

No data to display

Ratings

Moodys

AAA

Hold

Back

Next

Save & Close

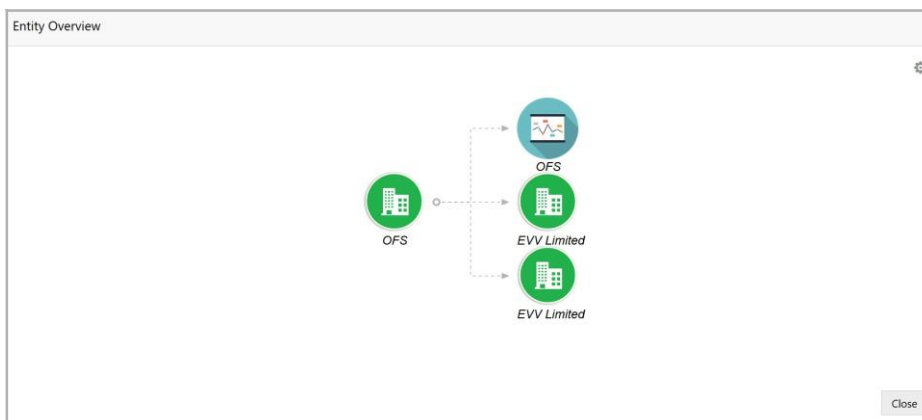
Cancel

Chapter 3 - Proposal Structuring

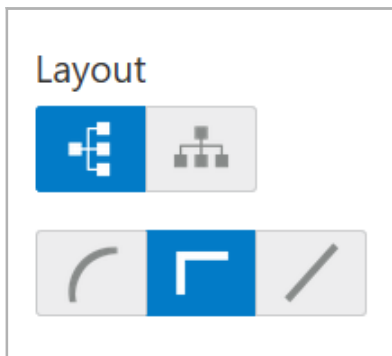
3. To view the sector and industry information, click the industry icon in **customer information** section. *Industry Details* window appears:

Industry Details			
Sectors	Industry Group	Industries	Sub Industries
Energy	Energy	Energy Equipment disconnect	Oil disconnect Drilling
Close			

4. Click **Close** to exit the *Industry Details* window.
5. To view the overview of the organization, click the entity overview icon in **Customer Information** section. *Entity Overview* window appears:



6. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



7. Select the required layout. Entity Overview is changed to the selected layout as shown below:

Chapter 3 - Proposal Structuring



8. To exit the *Entity Overview* window, click **Close**.

In Customer Information section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.

9. To view the detailed information about the Share Holders, Contractors, Guarantors, and Bankers, click the respective count numbers.
10. To change the layout of the **Facility Summary**, **Collateral Summary**, **Existing Facilities**, **Covenants**, and **Terms & Conditions** in *Summary* page, click the layout icon and select the required layout.

By default, **Financial Profile** of the organization and financial **Projections** for the organization are listed for 3 years.

11. To view the **Financial Profile** and **Projections** for five years, select **Previous 5 years** option from the **Show results for** drop down list.
12. To view detailed information about the **Financial Profile** and **Projection**, click **View all** in the respective sections.
13. After reviewing the *Summary*, click **Next**. *Proposal Structuring* page appears:

The screenshot shows the "Credit Origination - undefined" window. The top navigation bar includes "Documents" and "Collateral Summary" tabs. Below the navigation bar, there are three tabs: "Summary", "Proposal Structuring" (which is active and marked with a green checkmark), and "Comments". The "Summary" tab is also marked with a blue checkmark. The "Proposal Structuring" tab has a sub-tab bar with "Facilities", "Collaterals", "Covenants", and "Terms & Conditions". The "Facilities" sub-tab is active. The main content area displays "Liability details" with a table containing three columns: "Branch" (004), "Liability Number" (20771147), and "Requested Liability Amount" (₹900,000,000.00). Below the table, there is a "Filter" button and a "Type to filter" input field. At the bottom, there is a "Line Number: 0" section with a "Proposed Amount: NR Date:" field. To the right, there is a "Requested Amount: ₹400,000,000.00" field and a "Facility Description:" field. Further right, there is a "Product Type: Funded" field and a "Facility Category: Term Loan" field. At the bottom right, there are buttons for "Hold", "Back", "Next", "Save & Close", and "Cancel".

Chapter 3 - Proposal Structuring



For information about filter, add, edit, delete, and layout options, refer Funding Requirement section in Restructuring Initiation Chapter.

14. To view the liability details, mouse hover on the **Liability Details** section. View icon appears.
15. Click the view icon. *Liability Details* window appears:

Liability Details

Currency

Requested Liability Currency: *

USD

Amount

Requested Liability Amount: *

\$5,000,000.000

Return On Capital

20%

Probability Of Default

20%

Loss Given Default

20%

Cash Cover

\$6,000,000.000

Proposed and Approved

Proposed Funded Sell Down

\$4,000,000.000

Proposed Unfunded Sell Down

\$1,000,000.000

Approved Funded Sell Down

\$4,000,000.000

Approved Unfunded Sell Down

\$1,000,000.000

Total Gross and Net Facility

Total Gross Facility

Total Net Facility

Dates

Next Review Date *

Jun 1, 2021

Requested Expiry Date: *

Jul 5, 2022

additional fields

▶ UDF

▶ TMIS

▶ CMIS

Save

Cancel

16. To exit the *Liability Details* window, click **Cancel**.
17. To propose the amount, select the funding requirement and click edit icon. *Facility Details* window appears:

9

Chapter 3 - Proposal Structuring

Facility Details

Line Code *

Line Serial Number *

11

Facility Description *

CR1 facility

Parent Facility Id

Select Parent Facility

Facility Type

☐ Funded
☒ Non Funded

Facility Category

Term Loan

Next Review Date *

Jun 1, 2021

Currency

USD

Requested Amount *

\$1,020,000

Proposed Amount *

\$1,021,000

Tenor

30

Availability Period

Availability Period

Commitment Status

☐ Committed
☒ Uncommitted

Secured?

☒

▸ Schedule Details

▸ Fee Details

▸ Link Pool To Facility

▸ Pricing

▸ Additional Fields

Save

Cancel



For information about Additional Fields section, refer Additional Fields User Manual.

18. Specify the **Proposed Amount**.

19. To add fee details, click and expand the **Fee Details** section.

▾ Fee Details

Fee Preferences

Populate

Rule Code	Liquidation Preference	Component Type	Fee Start Date	Fee End Date	Waived
No data to display.					

20. Click **Populate**. Fee details such as Rule code, Liquidation Preference, Component Type, Fee Start Date, Fee End Date and Waived will be fetched from the target system.

21. To link the facility to facility pool, click and expand the **Link Pool To Facility** section.

▾ Link Pool To Facility

Facility Linkages

Link facility

Facility Id	Code	Pool Contribution Amount	% Of Pool	Unlink
F2086104	POOLCODE1		0	Unlink

Chapter 3 - Proposal Structuring

22. Click the **Link Facility** button.

Link facilityF2086104

Pool Code *	Pool Description	Pool Amount
POOLCODE1	Pool one	\$12,000.00

► Collateral Linkages

Contribute To Facility

Facility Contribution Currency *	Facility Contribution Amount *
USD	5000

✓ Link facility Close

23. Select the **Pool Code**.

24. Type the **Pool Description** and **Pool Amount**.

25. In the **Collateral Linkages** section, search and select the **Facility Contribution Currency** and then specify the **Facility Contribution Amount**.

26. Click **Link Facility**. Facility is linked with the facility pool.

Link Pool To Facility

Facility Linkages

Facility Id	Code	Pool Contribution Amount	% Of Pool	Unlink
F2086104	POOLCODE1		0	Unlink

Link facility

27. To unlink the facility from the facility pool, click **Unlink**.

28. Click **Save** in the *Facility Details* window.

29. To go to the *Collaterals* page, click the **Collaterals** tab. *Collaterals* page appears:

Credit Origination - undefined

Summary Proposal Structuring Comments

OFSSS

OFSSS Facilities Collaterals Covenants Terms & Conditions

Filter Type to filter

Collateral Id: COL20770044
Collateral Type: Ship
Owner Estimated Value: ₹1,000,000,000.00

Charge Hierarchy: 1
Valuation Date:

Valuation Amount:
Collateral Details: Collateral for term loan

Hold Back Next Save & Close Cancel



For information about filter, add, edit, delete, and layout options, refer **Collaterals** section in Restructuring Initiation Chapter.

Chapter 3 - Proposal Structuring

30. To go to the *Covenants* page, click the **Covenants** tab.

31. To view details about the already added covenant, click and expand the **Overview** section.

32. To add new covenant, click the add icon. *Covenant Details* window appears:

For RSO Covenant Details, additional placeholder fields can be configured in Maintenance screen. For more information on managing these placeholders, refer to the Maintenance User Manual.

Chapter 3 - Proposal Structuring

The system supports configuration of up to 20 fields each for the following data types:

- Text
- Numeric
- Boolean
- Date

Each field type allows a minimum of 0 and a maximum of 20 fields per Covenant details, based on the requirements. These fields displays in the Covenant Details screen only if they are configured. If no additional fields are defined, the screen will display only the standard covenant details fields.

For example, we maintained 20 additional fields each for text, numeric, boolean, and date. The **Covenant Details** screen displays.

Chapter 3 - Proposal Structuring

Covenant Details

Covenant Type

Select Covenant Type

Required

Revision Frequency

Select Frequency

Required

Notice Days

Enter Notice Days

Required

Start Date

Required

End Date

Required

First Review Date

Required

Grace Days

Enter Grace Days

Addition Text 1

Addition Text 2

Addition Text 3

Addition Text 4

Addition Text 5

Addition Text 6

Addition Text 7

Addition Text 8

Addition Text 9

Addition Text 10

Addition Text 11

Addition Text 12

Addition Text 13

Addition Text 14

Addition Text 15

Addition Text 16

Addition Text 17

Addition Text 18

Addition Text 19

Addition Text 20

Additional Number 1

Additional Number 2

Additional Number 3

Additional Number 4

Additional Number 5

Additional Number 6

Additional Number 7

Additional Number 8

Additional Number 9

Additional Number 10

Additional Number 11

Additional Number 12

Additional Number 13

Additional Number 14

Additional Number 15

Additional Number 16

Additional Number 17

Additional Number 18

Additional Number 19

Additional Number 20

Additional Date 1

Additional Date 2

Additional Date 3

Additional Date 4

Additional Date 5

Additional Date 6

Additional Date 7

Additional Date 8

Additional Date 9

Additional Date 10

Additional Date 11

Additional Date 12

Additional Date 13

Additional Date 14

Additional Date 15

Additional Date 16

Additional Date 17

Additional Date 18

Additional Date 19

Additional Date 20

Additional Flag 1

☐ Yes

Additional Flag 2

☐ Yes

Additional Flag 3

☐ Yes

Additional Flag 4

☐ Yes

Additional Flag 5

☐ Yes

Additional Flag 6

☐ Yes

Additional Flag 7

☐ Yes

Additional Flag 8

☐ Yes

Additional Flag 9

☐ Yes

Additional Flag 10

☐ Yes

Additional Flag 11

☐ Yes

Additional Flag 12

☐ Yes

Additional Flag 13

☐ Yes

Additional Flag 14

☐ Yes

Additional Flag 15

☐ Yes

Additional Flag 16

☐ Yes

Additional Flag 17

☐ Yes

Additional Flag 18

☐ Yes

Additional Flag 19

☐ Yes

Additional Flag 20

☐ Yes

Monitoring Information Details

Formula Details

Cancel

Create

33. Select / type the following in respective fields:

- Covenant Id
- Covenant Name
- Covenant Description
- Classification Type

34. To set the covenant condition, click and expand the **Covenant Details** section.

14

Chapter 3 - Proposal Structuring

▼ Covenant Details

Covenant Type
Select Covenant Type
Required

Revision Frequency
Select Frequency
Required

Notice Days
Enter Notice Days
Required

Start Date
Required

End Date
Required

First Review Date
Required

Grace Days
Enter Grace Days

35. Enter / select the following in respective fields:

- Covenant Type
- Notice Days
- Revision Frequency
- Revision Days
- Start Date
- End Date
- Formula
- Covenant Check Condition
- Target Type
- Target Value

36. Click and expand the **Others** section.

▼ Others

Compliance Status
☐ Met ☐ Breached

Covenant Status
Select Waiver Status

Last Check Value
Last Checked Value

Remarks

37. Select the **Compliance Status** and **Waiver Status**.

Chapter 3 - Proposal Structuring

38. Enter the **Last Check Value**.

39. To capture the monitoring information for the covenant, click and expand the *Monitoring Information Details* section.

A screenshot of the 'Monitoring Information Details' section. It features a header with a left-pointing triangle and the text 'Monitoring Information Details'. Below the header is a light gray rectangular box containing a dropdown menu with the word 'Select' in a light gray font.

40. Select the monitoring information.

41. To link the covenant with the facility, click and expand the **Facility Linkage Details** section.

A screenshot of the 'Facility Linkage Details' section. It has a header with a left-pointing triangle and the text 'Facility Linkage Details'. Below the header is a form with three columns. The first column is labeled 'Select Facility *' and contains a dropdown menu with 'F2077647' selected. The second column is labeled 'Facility Type' and contains the text 'Funded'. The third column is labeled 'Facility Category' and contains the text 'Term Loan'. To the right of these columns is a label 'Facility Description' with the text 'Facility for daily operations'.

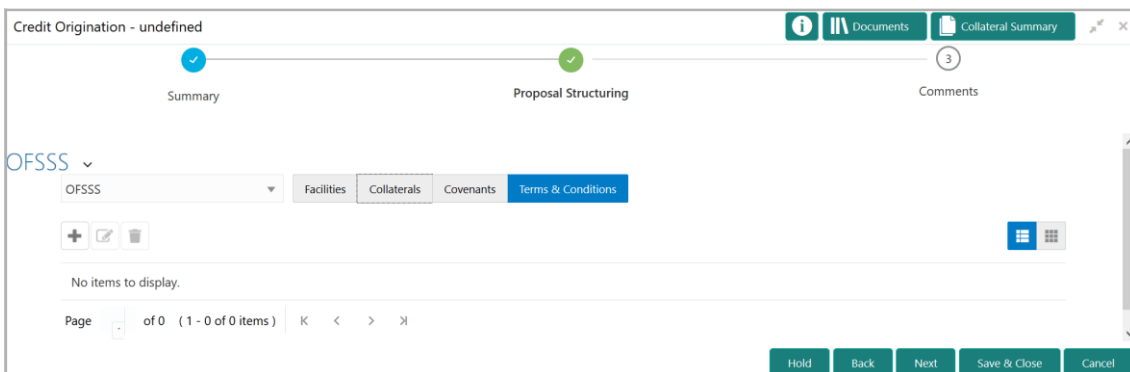
42. **Select Facility.** Facility details such as **Facility Type**, **Facility Category** and **Facility Description** are automatically populated.

43. Click **Save**. Covenant details are added and displayed in *Covenants* page.



For information about filter, add, edit, delete, and layout options, refer any section in Restructuring Initiation Chapter.

44. To go to the *Condition* page, click the **Condition** tab.

A screenshot of the 'Credit Origination - undefined' page. The page has a header with a title bar and several tabs: 'Summary', 'Proposal Structuring', and 'Comments'. The 'Proposal Structuring' tab is active, indicated by a green checkmark. Below the tabs is a section labeled 'OFSSS' with a dropdown menu. To the right of the dropdown are three tabs: 'Facilities', 'Collaterals', and 'Covenants'. The 'Terms & Conditions' tab is active, indicated by a blue background. Below the tabs is a list of items, but it is empty, showing 'No items to display.' At the bottom of the page are several buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

45. To add new conditions, click the add icon. *Add Conditions* window appears:

Chapter 3 - Proposal Structuring

Add Terms And Conditions

T&C Type *

☒ Pre-disbursement

☐ Post-disbursement

Condition Code *

4577

Facility Id *

999

Terms & Conditions *

Borrower to the Administrative Agent, and with respect to the initial Borrowing, such notice may

Add

Cancel

46. Select the **T&C Type**. The options available are **Pre-disbursement** and **Post-disbursement**.

47. To link the facility with the terms & conditions, select the required **Facility Id** from the drop down list.

48. Type the **Condition Code** and the **Terms & Conditions**.

49. Click **Add**. Terms & Conditions are added and displayed in *Terms & Conditions* page.



For information about filter, edit, delete, and layout options, refer any section in Restructuring Initiation Chapter.

50. Click **Next**. *Comments* page appears:

Credit Origination - undefined

Documents

Collateral Summary

Summary

Proposal Structuring

Comments

Enter text here...

Post

No items to display.

Hold

Back

Next

Save & Close

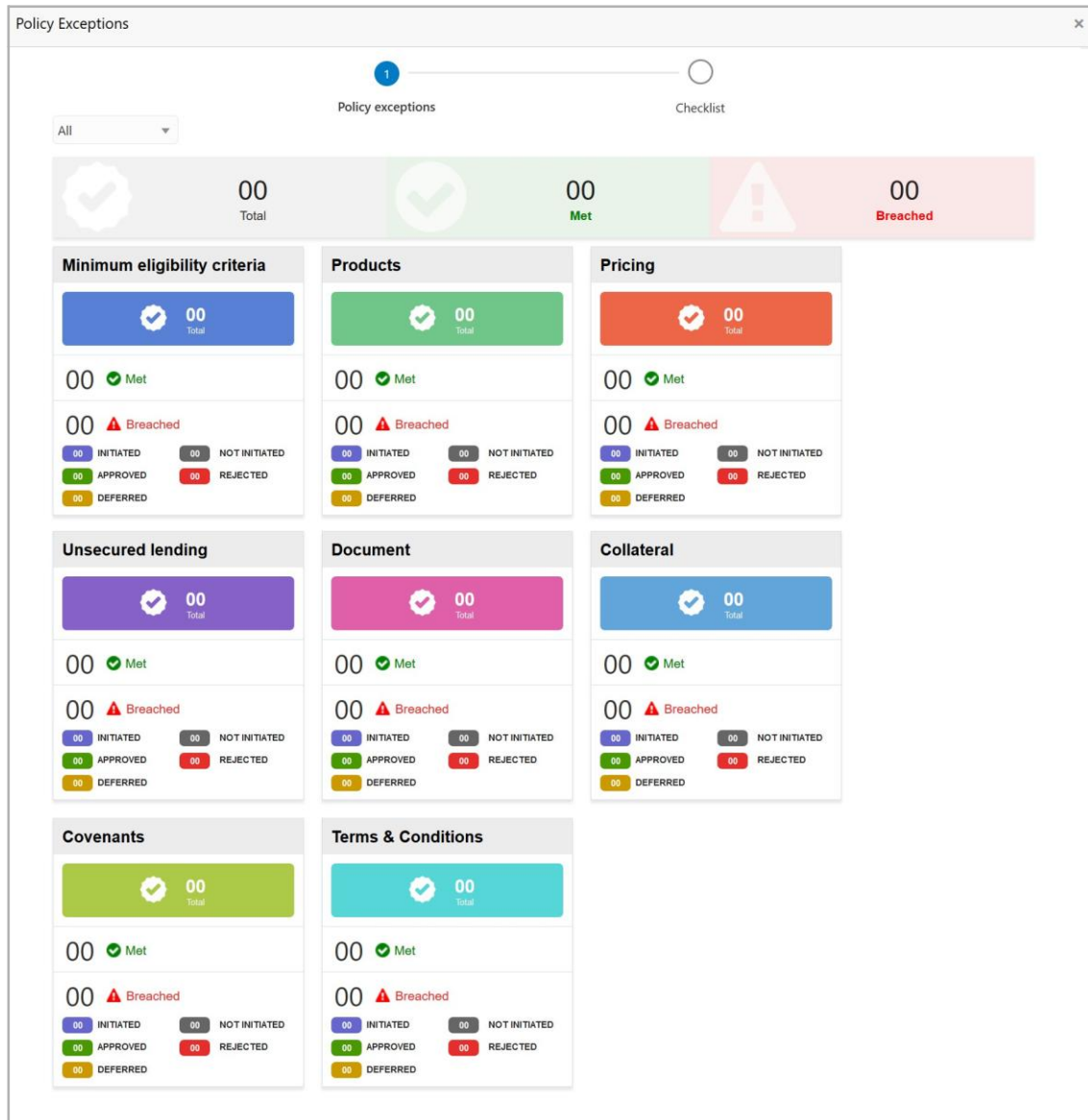
Submit

Cancel

51. **Post** comments, if required. Posted comment is displayed below the **Comments** box.

Chapter 3 - Proposal Structuring

52. Click **Submit**. *Policy exceptions* window appears:



By default, policy exceptions are displayed for both the organization (party) and its child party.

53. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.

54. Click the **Checklist** data segment.

Chapter 3 - Proposal Structuring

The screenshot shows a web interface for proposal structuring. At the top, there is a progress bar with two steps: 'Policy exceptions' (indicated by a white circle) and 'Checklist' (indicated by a blue circle with the number 2). Below the progress bar, there is a box that says 'No items to display.' At the bottom right, there is a dropdown menu labeled '* Outcome' with 'Proceed' selected, and a green 'Submit' button.

55. Select the **Outcome** as **PROCEED**, if additional information is not required. Otherwise select the Outcome as **Additional Info**.

56. Click **Submit**. The proposal is sent to the Proposal Review stage.



Write Up data segment appears, if the data segment is enabled in the Maintenance module. Refer **Appendix A** for information on the **Write Up** data segment.

Chapter 3 - Proposal Review

Proposal Review

In this stage, the senior officer in the bank can review the proposal and send it for approval if the proposal meets the banks internal criteria.

Proposal review process is similar to the proposal structuring process. Refer **Proposal Structuring** Chapter for step-by-step instructions on reviewing the proposal.

Chapter 3 - Proposal Approval

Proposal Approval

In this stage, the higher officials such as the head of credit department in the bank can review and approve the proposal, if the proposal meets the approval criteria set by the bank.

Refer **Proposal Structuring** chapter for step-by-step instructions on approving the proposal.

Upon approval of the credit proposal, the proposal is sent to the draft generation stage.

Chapter 3 - Draft Generation

Draft Generation

In this stage, the draft document detailing the proposal can be generated for customer acceptance.

Prerequisites

Before initiating the credit process, the following actions must be performed:

- Upload report template for draft generation in XSL format by navigating to Core Maintenance > Report Maintenance > Report Template > Upload Report Template
- Link the maintained report template as Advices in the Business Process Maintenance for the required process

Steps to generate draft

To generate draft for the proposal, perform the following steps:

1. In OBCFPM, navigate to **Tasks > Free Tasks**. *Free Task* page appears:

Action	Priority	Application Date	Application Number	Branch	Customer Number	Amount	Process Name
Acquire & Edit	Low		APP20585907	004	PTY00123	\$0.00	Economic Dependence
Acquire & Edit	Low		APP20585906	004	PTY00123	\$0.00	Economic Dependence
Acquire & Edit	Low			004	PTY001	£0.00	Economic Dependence
Acquire & Edit	Low			004	PTY001	£0.00	Economic Dependence
Acquire & Edit	Low			004	PTY001	£0.00	Economic Dependence
Acquire & Edit	Low			004	PTY001	£0.00	Economic Dependence
Acquire & Edit	Low			004	PTY001	£0.00	Economic Dependence
Acquire & Edit	Low		APP0001	004	PTY001	£0.00	Economic Dependence
Acquire & Edit	Low		APP0001	004	PTY001	£0.00	Economic Dependence
Acquire & Edit	Low		APP0012	004	PTY001	£0.00	Economic Dependence

2. Select the required application and click **Acquire & Edit**. *Credit <process name>* page summarizing the proposal appears:

Chapter 3 - Draft Generation

Credit Origination - Draft Generation

Documents

Collateral Summary

1

2

3

Summary

Draft Generation

Comments

Summary

OFSS

Customer Information

OFSS , A entity established & operating as a Public Ltd Company in

Customer ID

Register No

Legal Status

Liability Amount

Is KYC Compliant

Share Holders

Contractors

Guarantors

Bankers

PTY201814590

Public Ltd

No

0

0

0

0

Facility Summary

Total funded - \$5,000,000.00

Total non funded - \$0.00

Facility summary list

6M

4M

2M

0

Funded

Term Loan

No data to display

Collateral summary

\$0.00

Total collateral value

No data to display

0%

Customer LTV

Existing Facilities

\$0.00 - (0)

\$0.00 - (0)

\$0.00 - (0)

Total existing facilities

Takeover amount

Takeover in this application

Covenants

0

Total Covenants

0

0

0

0

Entity Wise

Facility Wise

Financial

Non Financial

No items to display.

Terms & conditions

0

Total Terms and Conditions

0

0

Pre-Distributed

Post-Distributed

0

Newly added

0

Pre-Distributed

0

Post-Distributed

0

Met

0

Pre-Distributed

0

Post-Distributed

0

Breached

0

Pre-Distributed

0

Post-Distributed

Financial Profile

View all

Show results for

Previous 3 years

Category

2017-2018

Variance %

2018-2019

Variance %

2019-2020

Variance %

No data to display.

Projections

View all

Show results for

Next 3 years

Category

2020-2021

Variance %

2021-2022

Variance %

2022-2023

Variance %

No data to display.

Group entities

1

Scores

!

Evaluation not yet done

Groupwise Exposure Details

\$5,000,000.00

GE20181562

Connected Parties

Gross Facility Amount Contribution

No data to display

Ratings

Moody's

AAA

Hold

Back

Next

Save & Close

Cancel

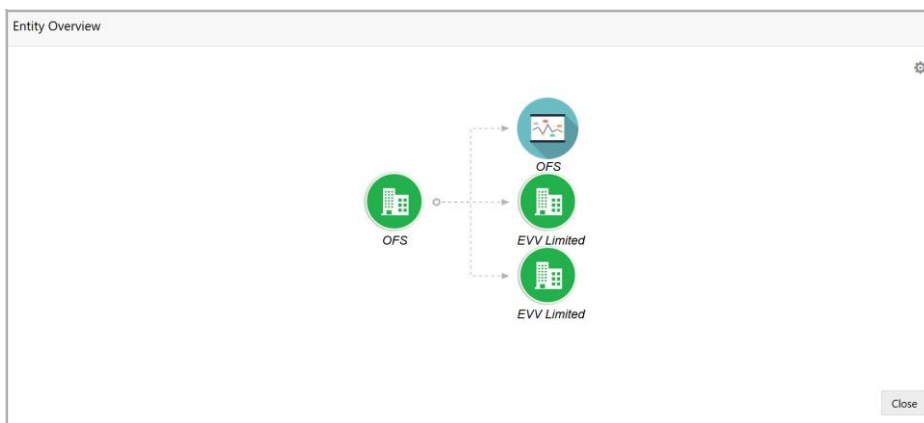
3. To view the sector and industry information, click the industry icon in **customer information** section. *Industry Details* window appears:

6

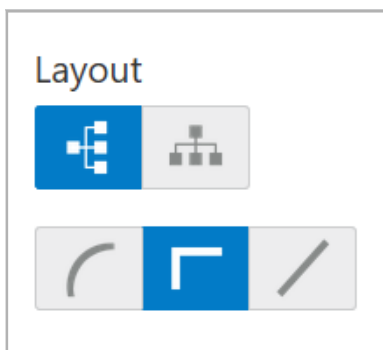
Chapter 3 - Draft Generation

Industry Details			
Sectors	Industry Group	Industries	Sub Industries
Energy	Energy	Energy Equipment disconnect	Oil disconnect Drilling
Close			

4. Click **Close** to exit the *Industry Details* window.
5. To view the overview of the organization, click the entity overview icon in **Customer Information** section. *Entity Overview* window appears:



6. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



7. Select the required layout. Entity Overview is changed to the selected layout as shown below:

Chapter 3 - Draft Generation



8. To exit the *Entity Overview* window, click **Close**.

In Customer Information section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.

9. To view the detailed information about the Share Holders, Contractors, Guarantors, and Bankers, click the respective count numbers.
10. To change the layout of the **Facility Summary**, **Collateral Summary**, **Existing Facilities**, **Covenants**, and **Terms & Conditions** in *Summary* page, click the layout icon and select the required layout.

By default, **Financial Profile** of the organization and financial **Projections** for the organization are listed for 3 years.

11. To view the **Financial Profile** and **Projections** for five years, select **Previous 5 years** option from the **Show results for** drop down list.
12. To view detailed information about the **Financial Profile** and **Projection**, click **View all** in the respective sections.
13. After reviewing the *Summary*, click **Next**. *Draft Generation* page appears:

The screenshot shows the "Credit Origination - Draft Generation" page. At the top, there is a progress bar with three steps: "Summary" (completed with a checkmark), "Draft Generation" (current step with a checkmark), and "Comments" (pending with a question mark). Below the progress bar, the "Draft Generation" section contains fields for "Document Name:" and "Document Description:". Below these fields are icons for a folder, a magnifying glass, and a download. At the bottom of the page, there is a row of buttons: "Hold", "Back", "Next", "Save & Close", and "Cancel". The top right corner has tabs for "Documents" and "Collateral Summary".

Chapter 3 - Draft Generation

14. Click the generate icon (first icon below the Document Description). The system generates the draft document in PDF format based on the template maintained in Report Maintenance under the Core Maintenance module.

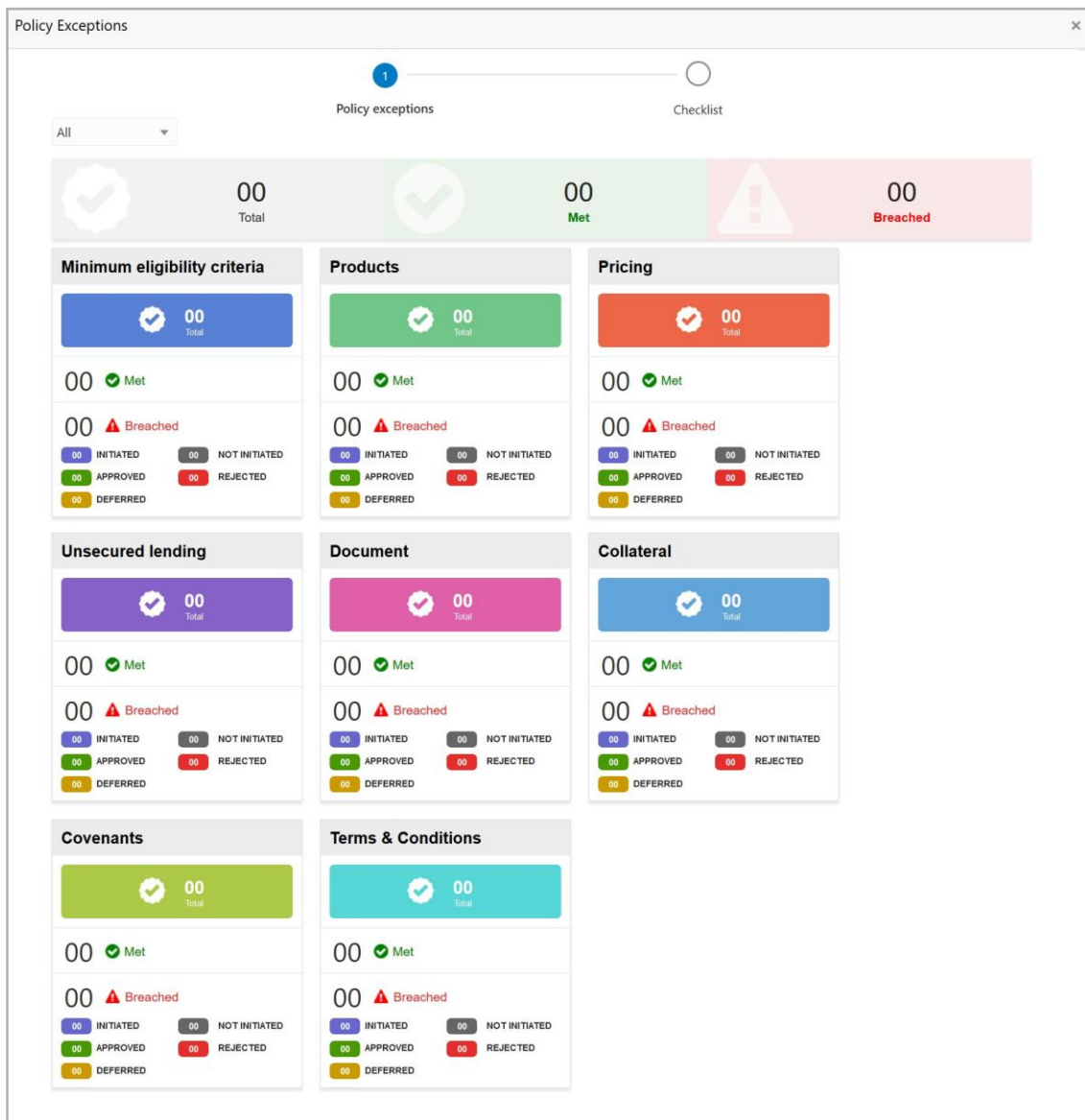


Currently, the system does not support html blob, chart, and graph generation in the draft document.

15. To download the generated draft document, click the download icon.
16. Click **Next**. *Comments* page appears:

17. **Post** comments, if required. Posted comment is displayed below the **Comments** box.
18. Click **Submit**. *Policy exceptions* window appears:

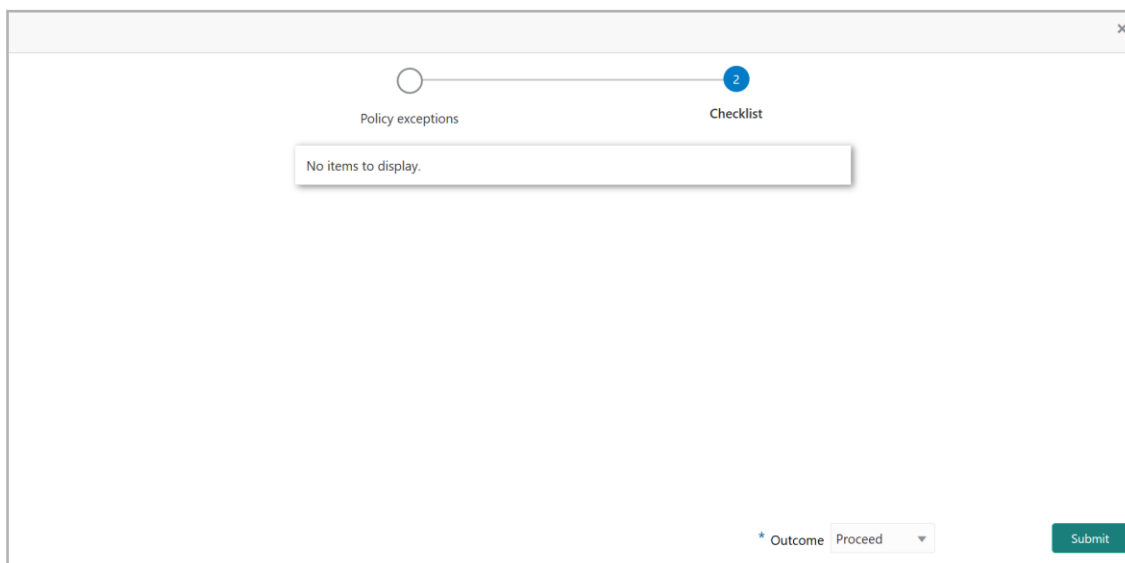
Chapter 3 - Draft Generation



By default, policy exceptions are displayed for both the organization (party) and its child party.

19. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.
20. Click the **Checklist** data segment.

Chapter 3 - Draft Generation



The screenshot shows a web interface for draft generation. At the top, there is a progress bar with two steps: 'Policy exceptions' (indicated by a white circle) and 'Checklist' (indicated by a blue circle with the number 2). Below the progress bar, there is a message box that says 'No items to display.' At the bottom right, there is a dropdown menu labeled 'Outcome' with 'Proceed' selected, and a green 'Submit' button.

21. Select the **Outcome** as **PROCEED**, if additional information is not required. Otherwise select the **Outcome** as **Additional Info**.
22. Click **Submit**. The application is moved to the next stage based on the selected **Outcome**.

Refer Simplified Credit Proposal Handoff User Guide for information on performing Simplified CPHP process.



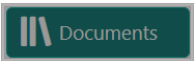
Write Up data segment appears, if the data segment is enabled in the Maintenance module. Refer **Appendix A** for information on the **Write Up** data segment.

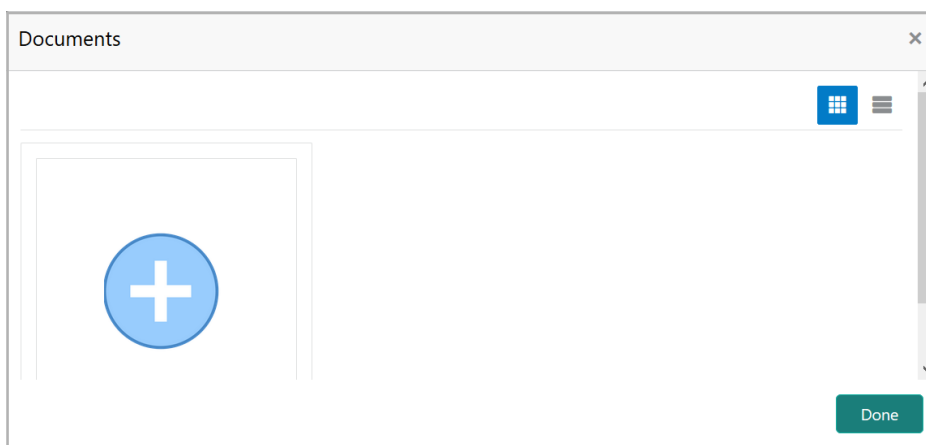
Chapter 3 - Document Upload

Document Upload and Checklist

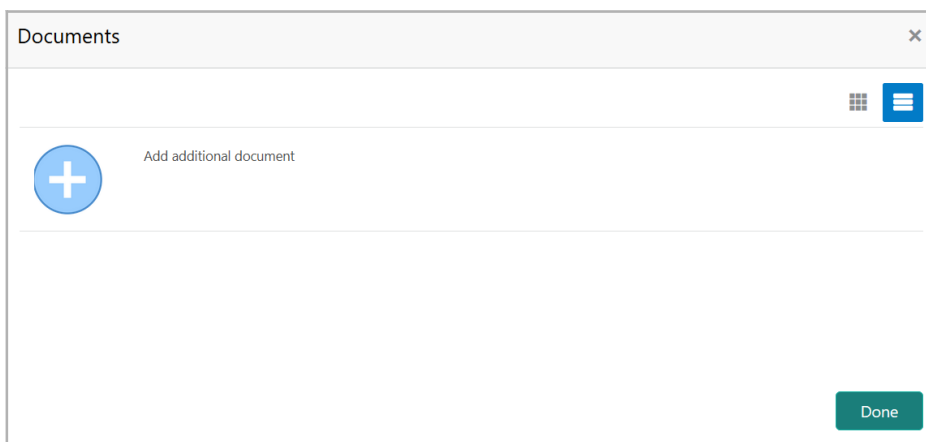
In OBCFPM, supporting documents such as balance sheets and collateral documents can be uploaded in any stage of Simplified Credit Proposal Evaluation Restructuring process. Supporting documents help the senior officers in bank to accurately evaluate the credit worthiness of the organization and approve the proposal. Documents added for the proposal can be removed whenever the document becomes invalid.

Steps to upload documents

1. Click  at the top right corner of any page. *Documents* window appear:



2. To change the table view to the list view, click the list icon at the top right corner. *Documents* window appears as shown below:



3. Click the add icon. *Document Details* window appears:

Chapter 3 - Document Upload

Document

Document Type *

Closure Documents

Document Code *

Closure Documents

Document Title *

Facility Payment Bills

Document Description

Remarks

Paid

Document Expiry Date

Mar 21, 2020

Drop files here or click to select

Selected files: ["pdf-PDF-Invoice3.pdf"]

Upload

4. Select the **Document Type** and **Document Code** from the drop down list. The options available are: Amendment Documents, Proposal Documents and Closure Documents.

5. Type the **Document Title**.

6. Type the **Document Description** that best describes the document.

7. Type the Remarks based on your need.

8. Click the calendar icon and select the **Document Expiry Date**.

9. In **Drop files here or click to select** area, drag and drop the documents or click and select the documents. Selected files are displayed at the bottom.



To upload multiple supporting documents at the same time, drag and drop or click and select all the documents.

10. Click **Upload**. *Checklist* window appears:

Chapter 3 - Document Upload

The screenshot shows a 'Checklist' window with a title bar containing a close button (X). The main content area is titled 'Proposal Enrichment'. It contains three checklist items, each with a checkbox and a 'Remarks' button:

- ☒ Company Registration document Uploaded Remarks
- ☐ Incorporation document Uploaded Remarks
- ☐ Collateral document Uploaded Remarks

At the bottom of the window, there is a label '* Outcome' followed by a dropdown menu currently showing 'Proceed' and a 'Submit' button.

11. Select the **Outcome** as **Proceed**.
12. Click **Submit**. Document is uploaded and listed in Document window.
13. To edit or delete the document, click the edit or delete icons.

Chapter 3 - Reference and Feedback

Reference and Feedback

References

For more information on any related features, you can refer to the following documents:

- Oracle Banking Procedure User Guide
- Oracle Banking SMS User Guide
- Oracle Banking Common Core
- Oracle Banking Credit Facilities Process Management Installation Guides

Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

Feedback and Support

Oracle welcomes customer's comments and suggestions on the quality and usefulness of the document. Your feedback is important to us. If you have a query that is not covered in this user guide or if you still need assistance, please contact documentation team.

Chapter 3 - Appendix A

Appendix A - Write Up

This data segment appears in all the stages of Simplified Credit Proposal Evaluation Restructuring Process, if the data segment is enabled in the Maintenance module. The user can add writeup for the customer and all their child parties in the available writeup categories. The history of the writeup for the customer will be available to the users throughout the customer's association with the bank.

1. To add a writeup for the organization, click the add icon. *Write Up* window appears:

2. Click the search icon in the **Writeup Category** field. *Fetch Writeup Category* window with the list of categories maintained in the Maintenance module appears:

Chapter 3 - Appendix A

Writeup Category

writeup category code writeup category Description

Fetch

CODE	writeup category Description
ABC	
TL	
XYZ	
TAB	
NEW	

Page 1 of 1 (1 - 9 of 9 items) < 1 >

3. Click on the required category code. Selected code is displayed in the **Writeup Category** field.
4. Write up in the text box and click **Create**. The writeup is added in the *Write Up* page.
5. To modify the writeup, click the Edit icon and change the information.
6. To view the complete writeup in Tile view, click the **View complete Writeup** icon.
7. To change the tile view to the expanded view, click the **Expanded view** icon. The *Write Up* page appears as shown below:

Credit Origination - Proposal Initiation

1 Customer Info 2 Existing Facilities 3 Write up 4 Groupwise Exposure 5 Connected Parties 6 Funding Requirement 7 Collaterals 8 Summary 9 Comments

TL

View history
Print
Documents

Hold Back Next Save & Close Cancel

8. To view the writeup history, click the **View history** icon.
9. To print the writeup, click the **Print** icon.
10. To go to the next page, click **Next**.